

CO-OPERATIVELY SPEAKING

Issue ELEVEN | NOVEMBER 2023 | Common Equity Housing Ltd



Pictured at the Mount Alexander Sustainability information session are (left to right): Janet Barker (Residential Efficiency Scorecard assessor), Tom Hutton (CEHL), Geraldine Roser (participant), Terry White (Mt Alexander Sustainability Group), Philip Anderson (participant), Charlie Phillips (Earthworker Smart Energy Cooperative), Lisa Walsh (participant), Melissa Fitzgerald (CEHL), Meike Wagenhoff (CEHL).

Creating Sustainable, Affordable & Comfortable Homes



By Melissa Fitzgerald, CEHL Strategic Project Manager (Assets)

In this edition, I am thrilled to introduce you to an exciting venture embodying CEHL's commitment to environmental sustainability, community, and innovation: the CEHL & Mount Alexander Sustainability Group Retrofit Pilot Project.

What is the CEHL & Mount Alexander Sustainability Group Retrofit Pilot Project?

The project aims to retrofit ten CEHL homes with a multifaceted goal:

Reducing energy costs and carbon emissions: by implementing energy-efficient solutions, we seek to minimise the environmental footprint while making homes more affordable for Co-op Members and CEHL Renters.

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Message from our
BOARD CHAIR & MANAGING DIRECTOR
Fiona Herman & Liz Thomas

Hello everyone,

As spring blooms (and pollen) fill the air and preparations for the Annual General Meeting (AGM) on 25 November are well underway, it's an ideal opportunity to pause and reflect on the year past, on CEHL's achievements and plans, and the outstanding work of the CEHL Co-ops. The AGM and Annual Report this year continue our 2023 theme of 'Better Together', and will be a wonderful opportunity to celebrate how we have all contributed to a stronger CEHL Co-op community throughout the year.

Over the past couple of months, there have been quite a few opportunities for catch ups at the Member and Renter Housing Plan events, the meeting to test interest in VicWide to Co-op transfers, learning about insurance and contributing to policy developments. We extend our particular thanks to the many Co-op Members and Directors who work tirelessly with their Co-ops and also make the time to show up for events that contribute to the broader CEHL organisation.

Unfortunately, there has recently been an increase in unacceptable behaviour towards CEHL employees. It is a minority of Renters and Members who are doing it, but it has a significant impact on the CEHL team. CEHL is a rental provider committed to providing excellent service to its Renters. We are just as committed to providing our employees with a psychologically and physically safe workplace. The wellbeing of our team Members is paramount. CEHL has zero tolerance for intimidating, abusive, threatening or aggressive language or behaviour towards our team or anyone in our workplace.

Our team will always treat you with courtesy and respect. In return, if you are working with our team Members, we ask you to treat them the same way.

Anyone who verbally or physically intimidates, abuses or threatens any Member of our team, in person, in writing or over the telephone, will be provided with

a first and final written warning advising that the behaviour will not be tolerated.

Any future violation may result in CEHL having to decline to work directly with the Renter, in person or over the phone. Interaction will be limited to written communication.


In August and September, CEHL Board Members supported three Prospective Elected Director Information Sessions for Members interested in filling one of the four Co-op Elected Board Director vacancies. One of the vacancies has arisen as a result of Robyn Evans's resignation in August. The Board acknowledged and thanked Robyn for her Board contribution.


The Board also received a presentation of the annual Member and Renter Survey results that reflected a very pleasing improvement. The Board was also very pleased to note the practical completion of the Lakewood refurbishment meant that Co-op Members could begin to move back into their refurbished homes. We acknowledge the patience and resilience of the Lakewood Co-op Directors and Lakewood community while the major works were completed and wish them well as they rebuild their Co-op community at the site.

Board Directors also approved an amendment to the CEHL Rent Policy to exclude the income of under 18s when assessing household rent, and completed a second Governance Workshop with Trish Ridsdale, to build and develop Board Director skills.

We look forward to welcoming Members to the AGM on 25 November to celebrate the year in review and share plans for the future strategic direction of CEHL.

In co-operation


Fiona Herman


Liz Thomas

Member and Renter Housing Plans – Planning for Future Housing

The CEHL team has been meeting with Co-op Members and CEHL Renters across the state to introduce individual Member and Renter Housing Plans (MRHP).

After a successful pilot program earlier this year, 11 events were planned across the state to provide a valuable opportunity for Members and Renters to learn more about the MRHP.

Completing an MRHP allows Members and Renters to share their thoughts and preferences regarding their current home and its suitability for their needs now and in the future.

For example, if a Member or Renter:

- lives in a family-size three-bedroom home, and their children have moved on, they may want to consider a smaller home within the same or a similar Co-op
- loves their current home but it requires maintenance; they can highlight these issues
- has a growing family and may need a larger home; they can identify what they might need in the MRHP
- have changing physical needs that mean a home without stairs would make life easier, the MRHP can be used to make plans for a better housing solution
- would like to consider relocating to another region, they can explore transferring to another Co-op.

How to complete your Member and Renter Housing Plan:

- Complete an online form using this link: bit.ly/MRHPForm or scan the QR code:
- Contact CEHL to request a hard copy form on **1800 353 669** or email **mrhp@cehl.com.au**
- Reach out to CEHL for support to complete the MRHP over the phone.
- Speak to your Co-op Development Coordinator (CDC) and ask them to attend your next Co-op meeting.



(Left to right): Jennifer Sharpe, Cheryl Hawkins and Kathryn Stones from Kakadu CERC

Frequently Asked Questions:

What happens to the information collected in Member & Renter Housing Plans?

Once your MRHP is completed, the information will inform how CEHL manages and plans for maintenance work and future developments.

Will I be asked to move house based on the information provided in this form?

Absolutely not. CEHL is dedicated to providing secure, long-term housing to Co-op Members and CEHL Renters. If you express interest in changing housing to better suit your needs, we may be able to offer suitable options as they become available, but whether you accept the offer up to you.

Does this process replace the previous work done on the Future Directions Plans (FDP)?

CEHL is aware some CERCs and their Members invested significant effort into the Future Directions Plans (FDPs). The Member & Renter Housing Plans will incorporate the FDP work that has already been done.

Continued from page 1.

CEHL & Mount Alexander Sustainability Group Retrofit Pilot Project

Enhancing comfort and affordability: improved insulation, efficient heating and cooling systems, and other measures will create more comfortable living spaces for household Members, and reduce costs.

Exploring the efficacy of retrofits: to understand what retrofits are most effective, their associated costs, and how these improvements can be extended to more CEHL properties and Co-operatives in the future.

Our journey begins

Our involvement in this transformative initiative started when, in 2021, a Member of the former Forest Creek CERC in Castlemaine approached CEHL. They envisioned a collaborative project with the local community group, the Mount Alexander Sustainability Group (MASG).

MASG has set an ambitious target of achieving Zero Net Emissions across the community and sought to work with a local community housing provider to retrofit ten existing homes to make them carbon-neutral.

CEHL, in conjunction with Forest Creek (former CERC), agreed to participate in this project with MASG. The overarching goal is to replicate this retrofitting model in hundreds of homes within the Mt. Alexander shire and explore budgeting and application options for other CEHL homes.

Creating sustainable and environmentally friendly homes

To meet the project’s sustainability goals, we have taken several significant steps in the CEHL properties involved in the project, including:

- installing energy-efficient hot water heat pumps
- replacing inefficient heating systems with energy-efficient split systems that provide both heating and cooling
- adding insulation in ceilings and under floors
- installing external awnings for summer shade
- installing curtains and pelmets to conserve winter warmth
- draught sealing doors, windows, gaps, and cracks to prevent energy loss
- transitioning from gas cooking to electric appliances

- removing gas connections
- equipping homes with 5.4kW solar systems.

Member feedback

Feedback has been overwhelmingly positive so far. Residents are reporting their houses are warmer inside in cold weather, and more comfortable, and electricity bills have decreased or even gone into credit.

“Just got my first electricity bill since solar, amount payable is nil and \$46.45 in credit, amazing! Thanks guys.”

“The curtains were installed yesterday, they look amazing. My sincere thanks to all the wonderful people who allowed this wonderful venture to happen. I am in total awe and am so grateful. Thank you.”

Measuring success

The project includes a 12-month monitoring phase, which commenced in September after completing all retrofit work.

Monitoring activities include temperature and humidity measurements using data loggers, solar production and energy consumption assessments, and collecting feedback and observations from residents throughout the year.

Although the comprehensive results are yet to be finalised, we do have some compelling data that suggests this project is already succeeding. Our “before” and “after” assessments (shown in the graph on page 5) reveal significant improvements.

This project represents a significant milestone in our pursuit of a sustainable future for all CEHL housing, and we are eager to share more updates as they become available.

Pictured on page 5 are some of the completed retrofit initiatives:

1. door draught-proofing

2. underfloor insulation

3. ceiling insulation

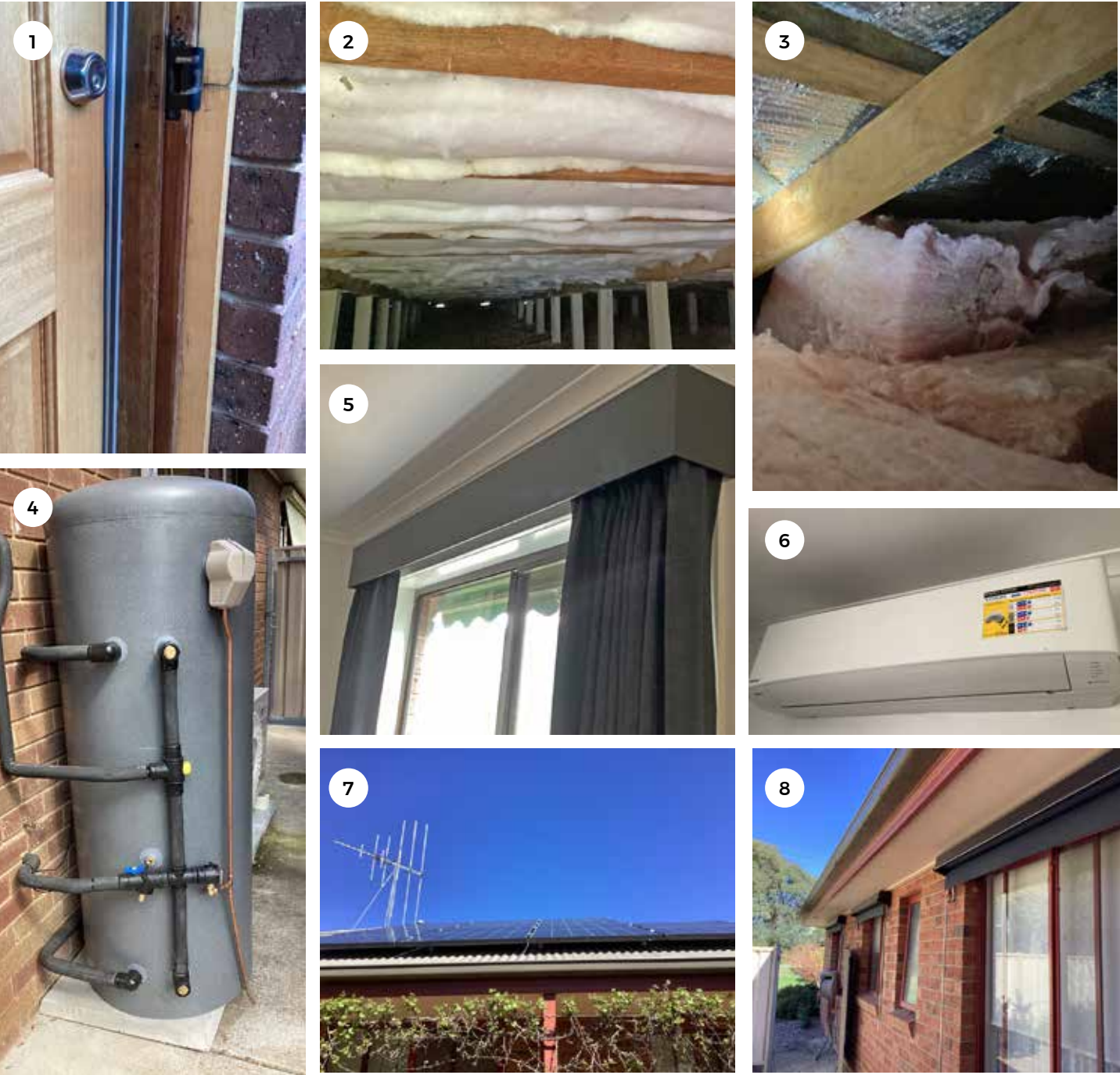
4. hot water heat pump tanks
5. curtains and pelmets

6. split system units

7. solar

8. external awnings.

	BEFORE RETROFIT	AFTER RETROFIT
Average Residential Efficiency Scorecard rating	6 stars	10 stars
Average energy consumed	355.9 MJ/sqm	-109.9 MJ/sqm
Average Greenhouse Gas emissions kg per sqm	29.6 kg/sqm	-34.2 kg/sqm
Average energy cost (estimated)	\$940.26 per annum	-\$510.35 per annum
Average air changes per hour (measured by blower door tests)	17	50% of homes achieved target of 10 or less



CO-OP DIRECTOR UPDATE

Office closure and vacancy list

The end-of-year office closure for CEHL is scheduled from Wednesday, 20 December 2023, to Tuesday, 2 January 2024.

Co-ops are requested to inform their Co-op Development Coordinator (CDC) of any upcoming vacancies or other support-related matters. The deadline for requesting a vacancy list for the year is 12pm on Friday, 15 December 2023. This allows CEHL to identify potential Co-op housing candidates in your area if there are no individuals with registered interest in your area in the current database.

Co-ops can also proactively seek out Members interested in Co-op housing, provided they meet the CEHL eligibility criteria.

The CEHL finance team will resume office operations on 4 January 2024 to assess the eligibility of prospective Members.

Directors help shape policies

Starting from early 2024, properties developed over the last 18 months will gradually become available to Co-operatives.

Currently, ten different policies govern the transfer of Members and property allocations to Co-operatives. Feedback from Co-ops has indicated that this complex framework can be challenging to navigate. In response to these concerns, CEHL is committed to simplifying and improving the system.

In October, Directors were invited to two Hot Topic sessions to discuss the proposed policy changes and gather input from Co-op Directors. The goal is to finalise and implement the streamlined policies by January 2024.

If Directors missed the opportunity to participate in the Hot Topic sessions, we encourage them to email ideas and suggestions to policy@cehl.com.au.

By Alyce Holmes
General Manager Co-op Services



Extension to hold AGM

Under a Co-op's registration, an AGM must be held within five months of the end of the Co-operative's financial year (specified in your Co-op rules).

If there are valid reasons necessitating an extension or a change in the AGM date, the Co-op can make such a request.

To request an extension or change of AGM date, the Co-op Directors need to follow the procedure outlined by Consumers Affairs Victoria. The application process involves the following steps:

- visit the Consumer Affairs Victoria website (www.consumer.vic.gov.au/licensing-and-registration/co-operatives/responsibilities-of-a-co-operative)
- download the 'Application for extension or shortening of time form'
- complete the necessary information
- submit the fully completed form to cav.registration@justice.vic.gov.au for processing.

New skills in conflict resolution

Conflict is a reality in every organisation, and managing it effectively is crucial. In October, CEHL offered ten sponsored tickets for Co-op Directors to attend the Institute of Company Directors Australia's (ICDA) 'Dealing with Conflict' webinar.

Directors who attended gained new skills to improve their conflict resolution abilities.

ICDA is a leading network for Directors serving on not-for-profit boards. Membership is free and they offer access to valuable educational resources, skill-building opportunities, and networking connections.

For more information visit: www.communitydirectors.com.au

Co-op Directors can now apply for Bunnings PowerPass



CEHL is a valued Bunnings Trade customer and can extend the benefit of a Bunnings Commercial PowerPass Card to all CEHL Co-ops. Each Co-op can obtain up to two cards, which needs to be in a current Co-op Director's name.

- The card may be used at Bunnings Stores and Trade Centres and offers considerable benefits, including:
- **Exclusive trade product deals:** access to exclusive deals on a wide range of trade products.
 - **Special event access:** Bunnings hosts various special events, workshops, and training sessions for trade professionals. Cardholders are invited to attend these events, for the opportunity to stay up to date with industry trends and expand their knowledge and skills.
 - **Special offers:** the PowerPass Card provides access to offers and promotions on essential tools and supplies not available to the general public.
 - **Commercial pricing and discounts:** One of the primary advantages of the PowerPass Card is access to commercial pricing on a wide range of items.

How to apply for your Bunnings Commercial PowerPass Card

To apply, please send an email to Nikita Maggio from CEHL's Asset Management Team at nikita@cehl.com.au with the following details:

Email title: Bunnings card for [insert name]
Message: Preferred title: (e.g., Mr., Ms., Mrs., etc.)
Cardholder's first name: *
Cardholder's surname: *

* Please note that the name provided must match an official form of identification, as Bunnings may require ID verification when using your PowerPass card.



CEHL 2023 Annual General Meeting

When
Saturday,
25 November 2023

Time
11am AEST

Where
Karstens, Level 3,
123 Queen St Melbourne

Plus online

The following is a preview of the AGM's agenda.

1. Welcome and introductions

The 2023 AGM will kick off with a welcome and introductions, hosted by the event facilitators Alyce Holmes, CEHL General Manager of Co-op Services and Richard Thomas, CEHL General Manager of Asset and Housing Services.

2. CEHL Board Chair's report

Fiona Herman, CEHL's Board Chair, will present a snapshot of CEHL's accomplishments, challenges, and strategic plans for the future.

3. Managing Director's report

Elizabeth Thomas, CEHL's Managing Director, will share valuable insights into CEHL's operations and initiatives.

4. Guest speaker – Housing Registrar Victoria

Ms Greer Evans, Manager Regulation, Housing Registrar for Victoria, will provide an overview of the Victorian regulatory landscape and its implications for CEHL's operations.

5. Guest speaker – Articulating Value in Housing Co-operatives National Research Project

Professor Wendy Stone, from the Swinburne University of Technology, will share valuable insights on the research findings and their relevance to co-operative housing.

6. Honour Board presentation

Fiona Herman will announce the 2023 Honour Board recipient.

7. Financial Report

Stephen Yiu, General Manager of Corporate Services, will present the Financial Report.

8. Question time

Richard Thomas and Alyce Holmes will moderate an interactive question session.

9. Acceptance of minutes of previous AGM

Indiana Bridges, CEHL Company Secretary and Legal Counsel will present the resolution to accept the minutes of the Annual General Meeting held on 26 November, 2022, as a true and correct record.

10 Acceptance of the Annual Financial Statements

The resolution to accept the Annual Financial Statements for the year ended 30 June, 2023, the Directors' Report and the Independent Auditors' Report, will be presented by Indiana Bridges.

11. Appointment of the auditor

Indiana Bridges will introduce the resolution to appoint PKF as CEHL's auditor for the 2023/2024 financial year.

12. Election of Directors and announcement of election results

Indiana Bridges will oversee the process of electing Directors. Four candidates are standing for four available Elected Director positions:

- **Beth Rundle** – Satellite CERC
- **Fiona Herman** – Endeavour CERC
- **Joseph Montero** – St. Euphrasia's CERC
- **Sylvia Greda Bogusz OAM** – Castle CERC.

Following the election, Indiana will announce the results.

13. Meeting close

Richard Thomas and Alyce Holmes will conclude the AGM and invite all attendees to enjoy a light lunch.



How to participate

Co-op Members and CEHL Renters may attend the AGM in person or participate online.

Shareholder voting will be undertaken by Proxy Form, in person by an appointed Co-op representative, and through secure online voting.

To attend the AGM:

- register by filling out the Proxy Form
- RSVP to this link - www.bit.ly/CEHLAGM2023
- RSVP by calling **1800 353 669**
- scan the QR code



Reimbursement for travel expenses

Co-ops outside of the Melbourne metropolitan area are eligible for up to \$100 per Co-op for reimbursement towards travel expenses. If your Co-op travel expenses are likely to exceed \$100, please contact **Rachel Johnson** by email to rachel@cehl.com.au or call **1800 353 669** to discuss appropriate arrangements.

The venue

This year's AGM is being held at Karstens Conference Centre located in the heart of Melbourne's CBD.

Conveniently positioned between tram and train routes, the venue is a 10-minute walk from Flinders Street and Southern Cross Stations.

Address: 123 Queen Street, Melbourne, VIC

Phone: 1300 008 710



**Karstens
Conference
Centre**

VicWide to Co-op Geelong pilot session

CEHL and Geelong based Co-ops recently ran a pilot event focused on building meaningful connections between Co-ops and CEHL Renters.

The goal is to pave a pathway for CEHL Renters to become active Co-op Members and secure housing within a Co-operative. The event also served as a valuable opportunity for Geelong-based Co-ops to network and collaborate.

"I would like to truly thank the CEHL staff for the informative meeting going from VicWide back into Co-op life. Since my first Engagement Coordinators meeting in Ballarat, some people attended that have gone to VicWide and wanted to know if there was a way to go back into the community life of a Co-op. Since then, it has been so strong with me. I never thought I would be in VicWide myself seven months later. We were so interested, we listened, and yes, it will work. I have been talking to Members about starting new Co-ops. The possibilities are so fantastic." **Christine Tenney**



Above: Carol Craigen, Gabrielle Griffin and Helen Ryan from Phoenix CERC.

Advocating for Co-operative Housing

Alyce Holmes took the stage at the National Housing Conference, to present the award winning CEHL Member Voice project.

At the Business Council of Co-operatives and Mutuals Leaders Forum, Fiona Herman, CEHL Chair and Liz Thomas, CEHL Managing Director emphasised the significance of rental housing co-operatives in the national discussion on affordable housing solutions. Fiona also used the opportunity to continue discussions with Trish Ridsdale on CEHL's governance development program for Board Directors.

Right: CEHL's General Manager of Co-op Services Alyce Holmes presented alongside Samantha Watson, Chief Customer Experience Officer of the Residential Tenancies Authority Queensland and Jennifer Beveridge, Chief Executive Officer of Tenants Victoria.

Below left: Trish Ridsdale who has been conducting governance training with the CEHL Board and Executives, pictured with CEHL Chair Fiona Herman.

Below right: Liz and Fiona at the BCCM Leaders' Summit dinner.



September's Hot Topic, "Assurance on Insurance," proved successful with attendees, providing valuable insights into insurance.

During the event, attendees gained a comprehensive understanding of insurance policies, excesses, and the claims process.

Comments from the night included:

"Thanks for tonight... learnt about insurance and excesses and how to claim and through whom."

"The information was very comprehensive and very well delivered."

For those who missed it, a recording of the session is available here: bit.ly/InsuranceHotTopic or scan the QR code below.

The October Director only session for policy review were also successful and insightful. See page 6 for further details.

There will be no further Hot Topic sessions for 2023. If you have ideas for topics in 2024, share them with your CDC or email engage@cehl.com.au.



Unlock governance excellence with ICDA membership

The Institute of Community Directors Australia (ICDA) is the premier hub for governance excellence and provides a comprehensive array of educational, capacity-building, and networking prospects for Directors.

Participating in their network presents an exceptional opportunity to enhance your Co-op's knowledge, expand your professional connections, and bolster your credentials.

The best part is membership is free!

If this interests you, visit the ICDA website at www.communitydirectors.com.au or register at www.communitydirectors.com.au/membership.

Is your Co-op in need of a refurbished laptop?

CEHL has received another shipment of repurposed laptops ready for distribution to Co-ops.

Each laptop is thoroughly wiped clean of all data, and an Ubuntu operating system installed. Ubuntu is a widely used, free operating system with a built-in office suite featuring word processing tools, spreadsheets, and presentation software. Zoom and Teams will also be pre-installed for your convenience and you will receive a comprehensive user manual and access to training resources.

There are only 21 laptops available, so be quick! If your Co-operative is interested reach out to **Mark Dowling** at **9208 0880** or via email at markd@cehl.com.au.



Empowering Goulburn Valley CERCs financial expertise

Goulburn Valley CERC Members recently took a significant step in boosting their Co-operative's financial management skills. Maria (Treasurer), Jan (Chairperson), and Mel (Member) reached out for guidance on mastering the Cash Payment Journal (CPJ).

In a productive session Helen Bassett, CEHL's Finance Coordinator, provided essential insights into CPJ's and their value in keeping financial transactions in check. The session empowered the Goulburn Valley Members to maintain a well-organised CPJ, allowing them to make more informed financial decisions.

We extend our thanks to Goulburn Valley CERC for their proactive approach. **If your Co-op would like to be involved with similar training, please reach out to your CDC.**



New Build

Coming soon: modern living at Heathmere Crescent, Endeavour Hills

A collaborative effort by CEHL and Homes Victoria is underway in Endeavour Hills. The project boasts eight spacious double-storey dwellings, consisting of three, 3-bedroom and five, 4-bedroom homes.

Progress update

This development is in the *fix stage*, where kitchen and bathroom joinery are installed, and staircases for all units are in place. Painting has also commenced.

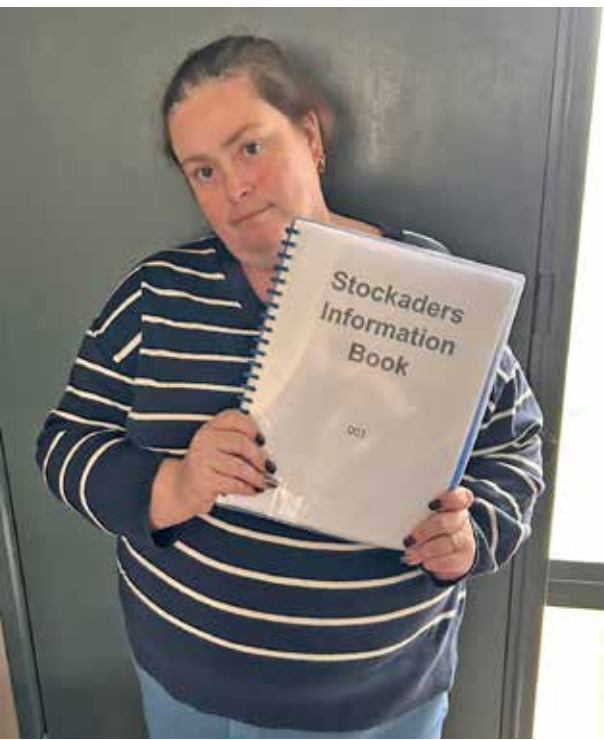
We anticipate handover of this project to CEHL in the first half of 2024.

Stockaders CERC creates a comprehensive support Resources Kit

At a recent meeting of Stockaders CERC in Ballarat, the conversation turned to the question of "How do we, as a Co-operative, assist our Members in accessing support services, especially during these challenging times of increased utility costs and inflationary pressures on the cost of living?"

Michelle, the Secretary of Stockaders, addressed this by creating a Stockaders Resources Kit. It includes the details for all Members, contact details for the CERC and a list of all community, local, state and federal government services and health care providers for the Ballarat region.

Michelle says:
"There was a real need to assist our Members and there have been times when you're just not sure how to refer Members to specific services. The Resources Kit is also a great way of welcoming new Members into our Co-op"



The Co-op has also included a template for home budgeting, as we know how challenging it can be to make ends meet. The budget template can be used by Members to check how they spend their money, rather than getting into the trap of not paying rent on time.

The Resources Kit includes:

- a property contact list
- list of Directors and their contact emails
- important dates, e.g., general meetings, Directors' meetings, coffee and xmas catch ups
- local services guide and numbers, e.g., food bank, salvos, police, places for food access, etc
- tradies list
- maintenance request forms
- how rent is calculated
- how maintenance is scheduled
- budget templates.

Stockaders CERC sees the Resources Kit as a way of empowering Members to make choices and decisions that will make a real difference in their lives. The Co-op has greatly appreciated Michelle's initiative. As she relates, "This is one of the ways that we care for one another, and we have already had feedback from Members about how they didn't realise what resources we actually have access to and all the information is in the one place."



New website nearing completion

CEHL will launch a brand new website in the coming months.

The new website has been designed to enhance user-friendliness.

At present, it is undergoing thorough testing by focus groups, including Co-op Members, CEHL teams, and independent advisors.



Vania's Feta & Leek Slice

Thank you to Vania Kellock from Carinya CERC who is sharing one of her family favourites!



MEMBER RECIPES

Vania says, "I love cooking this feta and leek slice. It tastes great and is flavoursome and so easy to make. You just add everything into one large bowl, mix it up and then pour it all into a greased baking tray. You can enjoy it hot, warm or even cold on a hot summer's day with a garden salad and a glass of wine. The best part is if you're a small family you can slice up the left over and place in freezer bags for future meals. I like cooking this for my children and my mum and brother when they visit."

INGREDIENTS

- 2 leeks, slice the white part and some of the green part and fry in butter on slow heat, let them cool down.
- 1 cup of plain flour
- 1 cup of parmesan grated cheese
- 1 cup of Greek yoghurt
- 300 grams of Danish feta cheese - crumbled
- 3 beaten eggs
- 1/2 teaspoon of bicarb soda

METHOD

1. Mix all of the ingredients together, brush oblong dish with oil and add all of the mixture.
2. Cook on 180 degrees for 35 to 40 minutes.
3. Enjoy! 😊

Vania says that this delicious slice serves 6-8 people and freezes well.

Do you have a recipe to share?
Please email it to engage@cehl.com.au

Looking for help towards the end of the year?

The end of the year can be a difficult time. If you or someone in your Co-op are finding it challenging, here are some helpful links and contacts.

If you or someone in your Co-op are finding it difficult to manage stress or anxiety, here are some helpful links and contacts.

**Emergencies
Dial 000**

Family violence

- **The Orange Door** - www.orangedoor.vic.gov.au (Victoria)
- **1800 RESPECT** - 1800 737 732 (Australia wide)
- **Safe Steps** - 1800 015 188 - family violence specialists available 24/7

Financial assistance

- **Department of Families, Fairness and Housing** - www.dffh.vic.gov.au - concession and benefits
- **Good Money financial services** - <https://services.dffh.vic.gov.au/good-money-financial-services> - low-income Victorians can access safe and affordable financial services
- **No-interest loan scheme** - www.housing.vic.gov.au/no-interest-and-low-interest-loans Victorians suffering financial hardship may be eligible for a no interest loan for the purchase of essential goods and services
- **National debt helpline** - 1800 007 007 - if you are having trouble managing debt or paying bills, you can get helpful advice on how to manage debt and find extra funds
- **Utility relief grant scheme (non-mains)** - <https://services.dffh.vic.gov.au/utility-relief-grant-scheme-non-mains> - non-mains utility relief is available to Victorians on very low incomes who have experienced unexpected hardship
- **Utility relief grant scheme** - <https://services.dffh.vic.gov.au/utility-relief-grant-scheme> - relief grants for paying overdue energy or water bills are available to low-income Victorians experiencing unexpected hardship

Mental health & wellbeing

- **Partners in wellbeing** - 1300 375 330 phone, online chat or email support available
- **Lifeline** - 13 11 14 - crisis support available 24/7 via phone, text or online chat
- **Parentline** - 13 22 89 - support for parents and carers
- **Kids Helpline** - 1800 55 1800 - support for kids, teens and young adults
- **Mental Health & Wellbeing Hubs** - 1300 375 330 - an in-person or telehealth appointment for anyone who feels overwhelmed or needs support with mental health concerns.

Physical health

- **Department of Families, Fairness and Housing** - www.dffh.vic.gov.au - health
- **NURSE-ON-CALL** - 1300 60 60 24 - expert health information and advice

Housing

- **Department of Families, Fairness and Housing** - www.dffh.vic.gov.au Victorian funded agencies for housing and homelessness (Victoria wide)
- **Tenants Victoria** - www.tenantsvic.org.au financial hardship



