

Multiple Occupancies: No longer 'affordable housing'

Part 2 of a series on living in community by Christobel Munson

The story so far...

Right. So last time round (Here & Now Feb 04) we went through the bit about how people started to set up communities here 10 to 20 years ago. There was the dream of living a simple life with a few friends. Pick up some peripheral farming land in the hills for a song. Farmers don't mind selling off slopes too steep to cultivate to the hippies. Turn it into a community using a Multiple Occupancy (MO) structure. Whack up a lean-to next to the caravan, and Bob's your uncle.

But it's one thing to scrape together just enough money to buy a share in a property. But the huge hurdle is finding the money to build the actual house, not to mention the infrastructure like roads and power. Banks won't loan to an MO unless everyone on the title deed acts as guarantor to that loan. Not all that many people are comfortable to guarantee anyone else's loan, no matter how close a friend. And no matter how modest the home, it still costs something.

Once, somehow, you managed to get your house built, then there was still to find a way to live happily with other people. Here it could get really tricky. Problems came along with dealing with differences between community members. Broken relationship? Can't get a bank loan on an MO to buy out the departing partner so the house has to be sold, proceeds split, both parties have to leave. 'Cold wars' can start over someone's howling dog, and escalate til one party forces the sale of the entire community under 'Section 66G', everyone losing their homes and lifestyle. Then there's the high cost of road repairs, or the imbalance with individual contributions to property maintenance in work or money. Does community life sound tempting yet?

Fast forward to 2004...

Cost of land in Byron Shire has been rocketing just quietly, in case you hadn't noticed. So not only has the land got pricey in the last 20 years, but now to have the money to buy a share in a community AND build a house requires even deeper pockets. You have to be sitting on at least a few hundred thou ready cash to do both. Not what you'd call 'affordable housing'.

Did I mention the rules have changed? Where once upon a time, you could build a modest house on your block without much fuss, since the 1998 Byron Rural Settlement Strategy (BRSS), the rules for community living are much, much more strict.

So what's it actually cost? First, you

have to buy thousands of dollars' worth of external consultants' time to prove your community meets the criteria that Council sets for any community (not to mention paying for the work needed to be done to meet those criteria). There's engineering studies on the internal road. Tougher road standards to meet these days. Soil tests. Land Management plans. Your legal Deed of Agreement. Enigmatic bush fire regulations to be met. New State laws about waste water treatment (not just a basic septic). Bigger and better water tanks. And what about dealing with 'NIMBY' neighbours, the ones with all those DA-free buildings and/or activities, busy pointing the finger? Another Byron challenge...

Then there's the Council consent conditions to meet. They're applied when Council approves your Multiple Occupancy. (You might even have to go to the Land and Environment Court to get your final permission because there are so many city folk moving up and demanding instant action on their D.A.s that there's a bit of a backlog in Council — through no fault of theirs I might add — but it all costs a few bob in legal.s.)

High cost of consenting

To meet the consent conditions Council imposes on communities can run into hundreds of thousands of dollars. And that's before the first house can be built. Cost of the internal road: say 1.5 km. That's about \$250,000 (to meet current engineering standards). Not counting drainage if your property is hilly.

Then there's underground power to every site. Add another \$100K. (Alternate power supplies are likely to be more, not less, expensive.) Plus there's phone lines, probably underground these days too.

Obligatory land rehabilitation or regeneration projects, calling for thousands of trees in some cases. Even doing the planting yourselves will cost up to \$10 per plant by the time they're established and can exist without your help.

Then there's meeting the latest NSW waste-water treatment regulations. Bung on \$8-15,000 per house, depending on how much work you do yourselves.

Oh and don't forget Section 94 fees. Allow say \$10,000 per house site, depending on how far you are from the coast, and how close your property is to the nearest main road. Tot that up on the back of an envelope, divide by the number of approved sites the property has, (something like one house per 3ha, or less) and you could be starting to get

itchy feet.

So today, all the loveliest warm fuzzy dreams in the world won't make multiple occupancies the fast track to 'affordable housing' that they once were, whichever way you add it up.

How is the Community Title structure better than M.O., and how could it help make housing more affordable? Is there a realistic way to deal with conflict inside a community? With all these challenges, why do people want to live on communities? Watch this space...

Christobel Munson is a founding member of the Jindibah Community, outside Bangalow.

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