

All Together Now:

approaches to co-housing as a
model for addressing affordability
and home ownership

Jemima Retallack

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Jemima Retallack was awarded the Byera Hadley Travelling Scholarship in 2015

Cover image: Yokohama Apartment by ON design partners. Photo by Jemima Retallack

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Through examining a number of co-housing and collective developments, which have a focus on the sharing of space or resources, this study seeks to examine approaches to home ownership being employed in response to the affordability of today's housing.

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1

Introduction

This study seeks to investigate how a co-housing model is able to provide an alternative approach to home ownership in response to an identified need for middle income affordable housing. It examines the potential for a shift in the role of the architect from one as contributor to initiator.

Affordable housing has become one of the biggest issues faced by the younger generations of Australian society. In Sydney, for a growing middle class whose income does not qualify them for traditional modes of affordable housing, house prices have resulted in many experiencing major difficulties in owning a home. Existing in a market with a seemingly insatiable appetite, conscious efforts in increasing housing stock and density in our city has still provided little opportunity for those seeking to enter the market. In this climate of limited immediate opportunity it is thus considered that alternative approaches to home ownership should be sought as a response to the growing housing affordability crisis facing our cities.

This study seeks to examine co-housing as one such alternative approach, wherein a single site is developed by a common interest group into multiple housing with areas of shared spaces to directly address ownership opportunities and building cost. The success of these projects in producing affordable housing considers architectural, planning and economic design challenges with issues in legislation, sustainability, social equality, building codes and zoning, finance, ownership and equity options all coming into play. As a typology it provides the opportunity for challenges in producing affordable housing to be directly addressed by the architect.

The challenges in providing affordable middle-income housing is not unique to Australia. This study identifies a number of existing projects from pacific rim countries which employ the co-housing model of housing to address the issue of home ownership affordability. The case studies were selected from Australia, Japan and the United States of America for the purposes of comparison due to similarities in cultural constraints and present pressures facing home ownership opportunities in their capital cities. With an established housing stock focusing on the single family home, all three countries are made up by societies unfamiliar with the co-housing model which is traditionally associated with Northern Europe. With this background, the approach in reconsidering the traditional modes of home ownership presented by each case study faces unique constraints.

Through the exploration of the series of case studies this paper examines the opportunities and constraints of co-housing and similar shared facility developments. Each case study was visited between February 2016 - April 2016. Interviews were conducted with the architects, residents and local commentators. Through interviewing key participants the study identifies key issues in occupier relationships, planning frameworks, financial and borrowing structures, fulfillment of the role of the developer and architect as well as market demand.

A series of videos were created as part of the research for each visited case study in order to convey the spatial experience of each building. The videos can be viewed at <http://retallackthompson.com/all-together-now/>.

The Case Studies

The chosen case studies present typologies of co-housing and collective development whose considerations in planning, division of space and organisational structures are able to inform a critical study into the ability of such a mode of homeownership to address housing affordability.

Sydney/ Melbourne

Current modes of collaborative development in our own country are restricted to conforming to the constraints of our existing planning and monetary environment. Typologies such as dual occupancy, semi-detached dwellings, multi-residential and granny at developments all provide opportunity to allow for multiple stakeholders to take part in collaborative developments.

In the case studies examined it is often the reality that a lead stakeholder is relied upon for the initial capital for the project. Intergenerational arrangements provide the most straight forward example of this in which the advantage of assets already being owned and share of wealth is predominantly held by the older generation.

Tokyo/ Yokohama

Discussions with Japanese architect's revealed Tokyo as a city a generation ahead of Sydney in terms of the affordability of property and realities of home ownership. In Tokyo, to own ones home the reality is that land or property is likely be inherited or shared with family.

The idea of communal housing within Japan's major cities is not as common place as a European or American model. As living costs rise though, the shared model

of housing is slowly gaining ground amongst young professionals with traditional approaches to the design of the home being transformed to accommodate shared living arrangements. In it's current form the share mode of housing in Japan has limitations in the opportunities for multiple stakeholder ownership but presents the results of an otherwise unattainable market for many of the city's inhabitants.

Los Angeles

Los Angeles represents a city experiencing many of the same constraints as Sydney in terms of home ownership. With rising gentrification of previously affordable neighbourhoods, tax incentives for negative gearing of properties and demand largely outstripping supply, Los Angeles architect Kevin Daly remarked that the idea of owning one's home should be abandoned all together by the younger generations of today's society.

The city of Los Angeles has two predominant planning legislations which have directly attempted to address affordability of property ownership; the Small Lot Subdivision Ordinance (2005) and the Accessory Dwelling Unit "granny flat/ backyard homes" law for secondary dwellings on single residential lots (2009). Both attempt to address the cost of owning a home directly through quantum of building and site.



2.1

Case Study: Balmain House, Benn & Penna Architecture

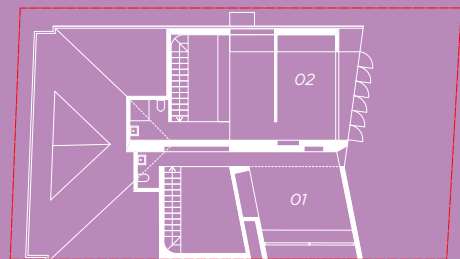
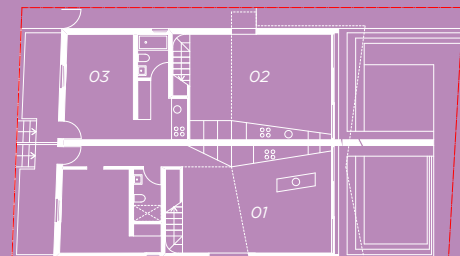
4

Location: Sydney, Australia
Complete: 2014

Site Area 243 sqm
Building Area 187 sqm
Inhabitants 3 families - 6 people
 (31sqm/person)

A housing project shared between a mother, her partner and her son's family (the architect). The house consists of two semi-detached dwellings; the original house being owned by the architect's mother with the neighbouring dwelling being purchased at a later date by the family trust. The semi-detached nature of the property allowed for the works to be approved as two separate Development Applications with the linking and sharing of spaces being informal rather than a formal planning arrangement. The conventionality of this land ownership arrangement seems to have assisted in the acceptability of the typology from the local council particularly given the heritage considerations required by the original cottage.

The structuring of space is split and dictated by the party wall between the dwellings. The first (House 1) contains a two storey one bedroom home with an upper work space. The second home (House 2) provides two bedrooms and a small study space. House 2 has been further divided to allow for the first bedroom to act as an independently accessed studio space which is rented out generating further income for the inhabitants. Movement between House 1 and House 2 is made possible by openings within the side fence enabling for daily interaction between the



0 | 1 | 5 |

01 House 1
02 House 2
03 Studio dwelling

family whilst still ensuring privacy of the independent living spaces.

The degree to which space is shared within the project is limited and the nature of co-habitation seems to be dictated largely by the family structure of the inhabitants. A basement garage and storeroom/ laundry space is shared by the occupants but accessed solely through House 1. Even the private open spaces, whilst connected, are still designated for each house. It is not the division and sharing of space though which was the project's primary concern but rather the desire for the parent to assist in providing opportunities for financial ownership of a home for their children and wider family.

As an approach to homeownership the affordability of this mode of dwelling appears to primarily benefit only one of the parties. Capital for the development was made chiefly by the original dwelling owner, with the second dwelling, owned by a family trust, being then partially rented to the second dwelling occupier. Ownership is relatively straight forward due to each dwelling having it's own Torrens Title. Due to the family relationship and payment through "architectural services in kind" an agreement was made in which a portion of the second property is owned by the occupier through the purchasing of shares. It would not be unexpected if this mode of co housing is able to form the typical model of such a family arrangement, given the reality of capital being chiefly held by one generation of the family.

Images (r): stills from Video "Balmain House - Benn & Penna Architecture, 2014" created by the author, <https://vimeo.com/181622309>







2.2

Case Study: Egan Street - Mackenzie Pronk Architects, Julie Mackenzie, Shack Design & Kieran McInerney

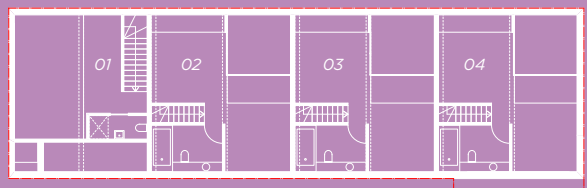
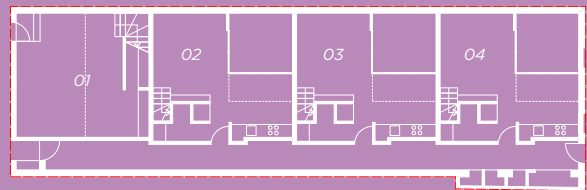
Location: Sydney, Australia
Complete: 2006

Site Area 220 sqm
Building Area 235 sqm
Inhabitants 6 people (39 sqm/person)

A project initiated by a group of young architects as a response to their own desire for home ownership. Some members of the team were also family members which contributed to the dynamics of the team build up and influence. The land was purchased through pooling of money by the team, contributions to this seem to have been unequal amongst members which contributed to the creation of inherent team leaders and weightings of influence. The project was structured as a multi-residential project (Class 2) adaptive reuse of an old mechanic/garage building in Newtown.

The success of the project in gaining approval with council largely hinged upon the nature of the original building. The removal of the garage was supported by council due to its location in an otherwise residential area. The architect's maintained the original character of the building in a heritage sensitive design which maintained original signage, timber roof trusses and brickwork walls.

The project contains a street fronting studio space and three identical double storey one and a half bedroom apartments each with their own private outdoor space. The compact plan and identical layout of each unit directly addresses the need for equality in the scheme to allow for the financial arrangements of construction



o | 1 | s |

01 Studio
02 Dwelling 1
03 Dwelling 2
04 Dwelling 3

and ownership to be divided amongst the eventual team of stakeholders (being the collection of architect's themselves). The ownership of the studio was originally held in common by the stakeholders with the rental monies contributing back to ongoing ownership costs but has since been sold.

With the architect as client and developer, the overall construction cost was \$550,000. Affordability of the construction appears to have been chiefly addressed through the compact nature of the plan, the planning provides equal sized dwellings identical in layout and amenity. The treatment of the development as a multi-residential project addresses the manner of monetary share within the project, with each stakeholder owning an individual unit the initial value of which was the land cost and construction cost shared equally. None of the original architect's remain as owner's of the apartments with each having being individually sold over the last ten years; the original occupier's using their gain in initial project capital to buy independently into individual properties.



Images (r): stills from Video, "Egan Street - Mackenzie Pronk Architects, Julie Mackenzie, Shack Design & Kieran McInerney, 2006" created by the author, <https://vimeo.com/181764643>





2.3

Case Study: The Nightingale Model (The Commons - Breathe Architecture)

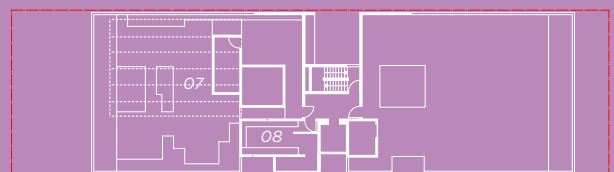
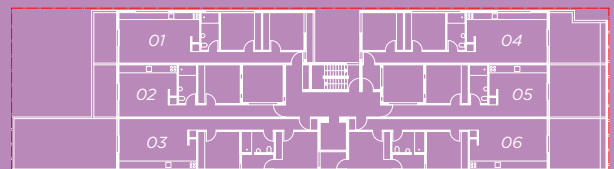
12

Location: Melbourne, Australia
Complete: 2014

The Commons is a multi unit development which has directly examined how sharing of facilities and common spaces is able to reduce build cost. Developed as the first in a planned series of developments or the Nightingale Model; the model of housing is directly concerned with the provision of affordable housing to a middle income inner city market through simplifying both the development process and the building itself.

With 24 one and two bedroom units, The Commons promotes shared facilities such as open spaces and laundries to roof tops in an effort to directly address housing affordability through the building's design. Features such as the provision of parking, basements, second bathrooms, air conditioning, chrome taps, ceramic tiles and ceilings are removed with the resulting lowering of construction costs being directly linked to the eventual sale prices of individual units in a commercial interpretation of a co-housing model.

The architect purchased the site, adjacent to an inner city railway line and station, with the intention to create a sustainable development in terms of initial buyer costs and ongoing running costs. Intended to be the first in a series of developments where the architect is both client and developer, the Commons itself was a financial failure, in part due to the DA approval occurring in 2007 at the time of the economic downturn and failure for the project to receive bank funding. Eventually sold and realised by a third non-for profit party, the intention



o | s |

- | | |
|----------------|--------------------------|
| 01 Dwelling 01 | 05 Dwelling 05 |
| 02 Dwelling 02 | 06 Dwelling 06 |
| 03 Dwelling 03 | 07 Shared Rooftop Garden |
| 04 Dwelling 04 | 08 Shared Laundry |

of the Nightingale model is that the lead architect will be the primary developer with the future owner's and investors (whose profit is capped at 15%) as the project funders. The model relies upon 100% of pre-sales prior to construction to de-risk the project financing. Each development has a commitment to providing units under market value and index the units to the rise in land value rather than market perception in an effort to pass on the affordability benefits to future buyers.

The indexing of unit value in models such as Melbourne's Nightingale project, makes the benefits of such a model in assisting home ownership questionable. Whilst it makes entry into the market easier for first home buyers it would appear to limit the capacity of owner's to step up and out of such an initial development should their needs or circumstances change.



2.4

Case Study: Yokohama Apartment, ON design partners

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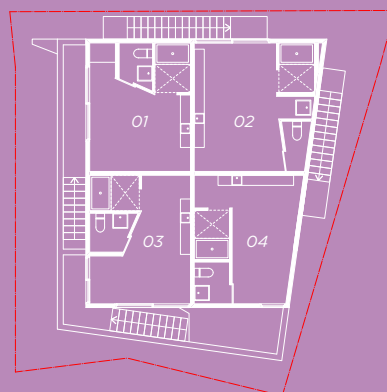
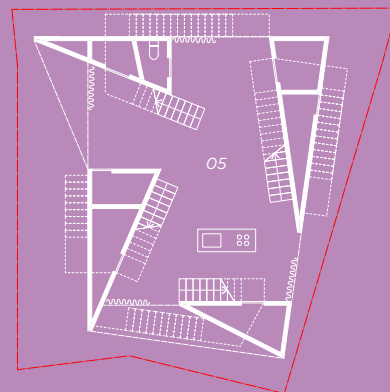
Location: Tokyo, Japan
Complete: 2009

Site Area 141 sqm
Floor Area 152 sqm
Inhabitants 4 people (38 sqm/person)

Constructed for four young artists, the building provides four one room units above a communal “square” which acts as a shared living space for working, exhibiting and interacting. The project pushes the limits of communal and private space by opening the ground floor to the neighbouring street. The inhabitants are thus able to dictate and define where the public and private spheres of the home start and end.

Private living areas are constructed as self contained units located on the first floor. The rooms are accessed by individual external stairs which weave in and out through four peripheral cores containing storage and wash room facilities. Each individual living space is conceived as a self contained ‘hut’ containing a private bathroom and small kitchenette. The stairways terminate in small outdoor terrace areas providing private outdoor space removed from the street for each inhabitant.

The group of artists commissioned the architect together for the project with the nature of this arrangement directly guiding the structuring of space and consideration of the treatment of shared areas. The self contained units allow for a multi-residential style structuring of ownership in which individual spaces are able to be owned by each occupant with common areas treated as strata areas in



0 | 1 | 5 |

01 Dwelling 1
02 Dwelling 2
03 Dwelling 3
04 Dwelling 4
05 Communal Living

a fairly typical arrangement. The external nature of the shared living areas assists in defining the line between individually owned and communally utilised space. The scale and form of the development encourages the blurring of small scale multi-residential housing with that of a single dwelling encouraging the acceptability of such a model as being appropriate for suburban infill housing. It is this scale combined with the established manner of multi-residential ownership which makes this project a realistic prototype for a collective of people seeking ownership of their own home in suburban neighbourhoods.







2.5

Case Study: Moriyama House, Ryue Nishizawa

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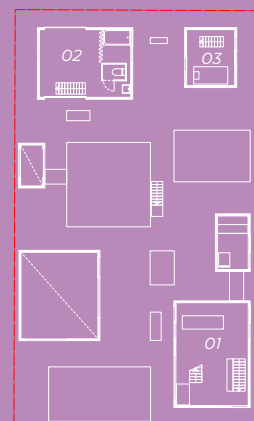
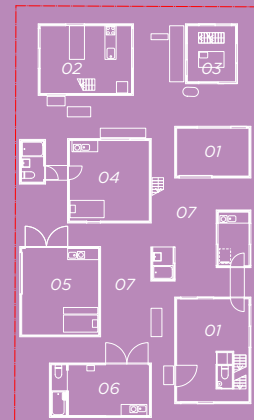
Location: Tokyo, Japan
Complete: 2008

Site Area 287 sqm
Floor Area 186 sqm
Inhabitants 6 units (31 sqm/person)

Commissioned by a single owner, the house is designed as a cluster of buildings consisting of ten single storey and three storey residential detached rooms. The subsidiary spaces around each room become communal areas in which roofs are inhabited and the spaces between become living rooms, alleyways and storage/bike parking. The division of the rooms creates the house as a community compound connecting directly to the street and continuing the public domain into the private.

Housing the owner and five rental apartments the project contains a mixture of shared and self contained units. Each resident is provided with individually contained bathroom and cooking facilities. The structure of the project in providing a range of dwellings for the owner and others for rent was driven by the owner's need to address Japan's Inheritance tax laws. With taxation ranging from 10-55% on inherited property, rebates of up to 30% can be achieved through providing rental properties. The structuring of the project was thus required to allow for the owner to afford the retention of the land whilst also providing a home for himself.

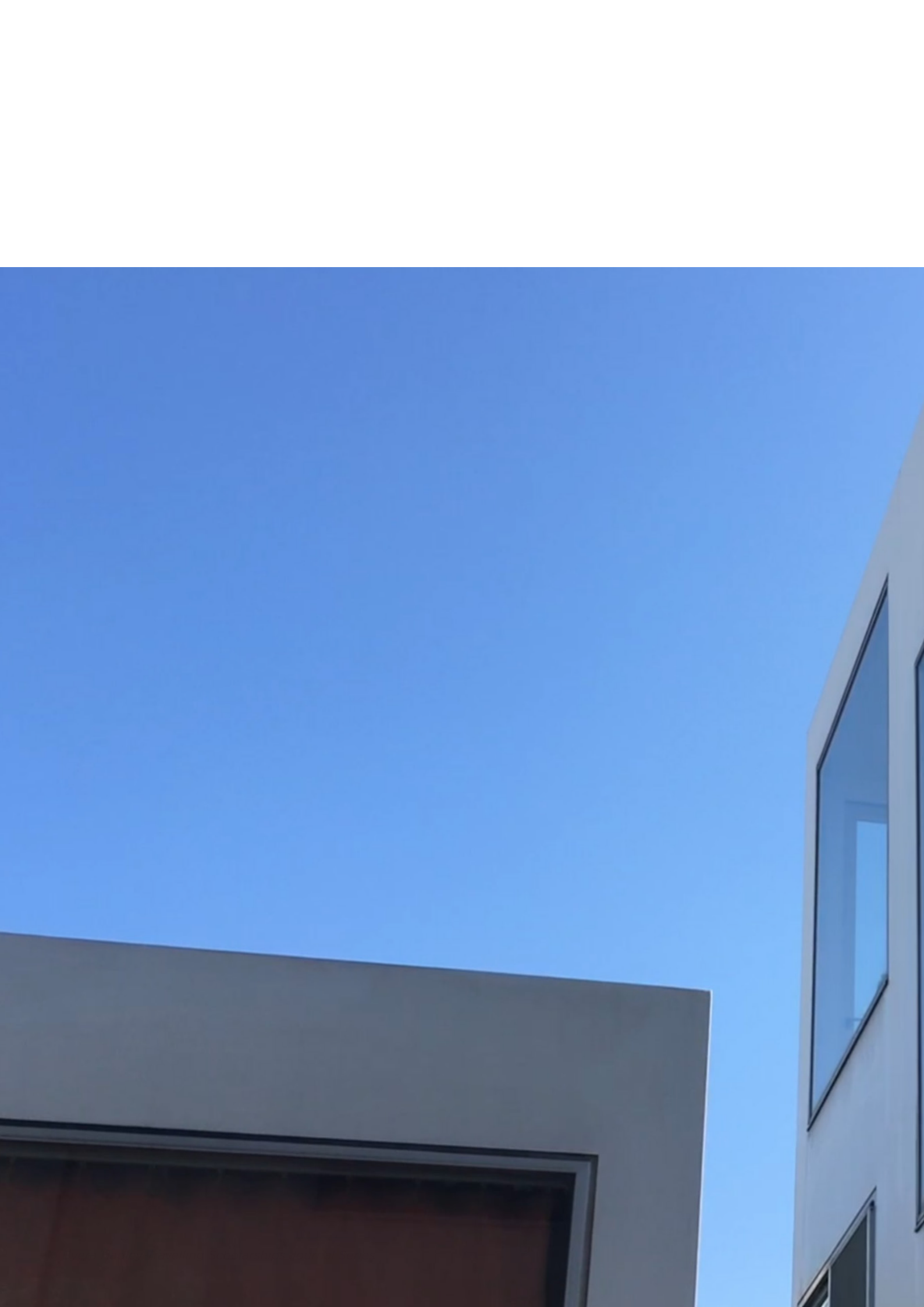
The design of the house allows for a changing range of divisions in which the home is able to expand and contract in the mix of people accommodated in direct relationship



01 | Dwelling 1
02 | Dwelling 2
03 | Dwelling 3
04 | Dwelling 4
05 | Dwelling 5
06 | Dwelling 6
07 | Communal

with the owner's monetary circumstance. The spatial breakup of the residence and looseness in designation of predetermined room types allows for flexibility in the dwelling. When taxation dues are met and capital costs recouped the owner then has the choice to occupy as little or as much of the complex as he should wish.







2.6

Case Study: Share Yaraicho, Spatial Design Studio & A studio

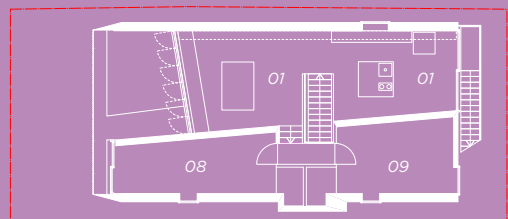
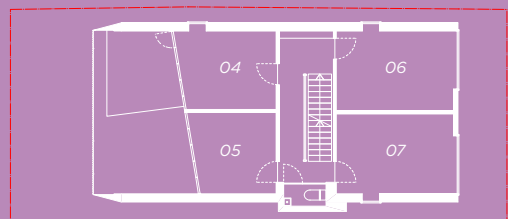
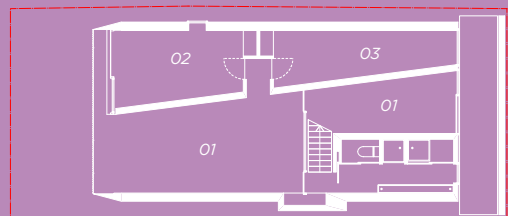
22

Location: Tokyo, Japan
Complete: 2012

Site Area 126 sqm
Building Area 174 sqm
Inhabitants 8 people (22 sqm/person)

A three storey development in the suburbs of Tokyo, Share Yaraicho formalises the share model of housing. Purposely designed and constructed as a home to be shared, it provides the programme of the traditional family home (kitchen and dining/living areas) with the division of bedrooms and bathrooms across individual levels to accommodate a range of unrelated occupants. The communal nature of the dwelling is accentuated through the structuring of these spaces and inclusion of a rotational use work shop space on the ground floor which acts as a pop up gallery, show room or shop.

The development was funded by renowned Tokyo architect Kengo Kuma, designed by his wife Satoko Shinohara and fellow architect Ayano Uchimura and is occupied by their son and a group of young creatives. The inhabitants include permanent residents and a rentable room for visitors. The structuring of the space and arrangements does not provide for individual ownership for the other inhabitants who rent their rooms. In this sense the project is more akin to a boarding house given the project structuring of stakeholders. The structuring of the ownership of the property, being a single owner, ensured the project's approval through the local planning authorities was treated as a single residential dwelling.



0 | 1 | 5 |

01 Communal	06 Bedroom 05
02 Bedroom 01	07 Bedroom 06
03 Bedroom 02	08 Bedroom 07
04 Bedroom 03	09 Bedroom 08
05 Bedroom 04	

The structure of the building and it's translucent fabric membrane facade enhances the communal nature of the building. The rooms are suspended within a 10m high steel framed structure, with the slipping and stacking of forms providing crevices and landings for communal storage and break out spaces. The building skin, a zip-able fabric allows the building's periphery to signal itself as a shared zone, with the ability to open and connect the shared spaces within and also the street beyond.

The building finishes are rudimentary directly addressing building cost, with a low grade plywood being used for most of the interior wall and floor cladding. The low tech material has also allowed for the inhabitants to construct most of the furniture in the workshop space addressing the reality of the monetary power of the young inhabitants in furnishing their home and further enhancing the collaborative environment of living in a shared space.



2.7

Case Study: Schindler/Chase House, R.M. Schindler

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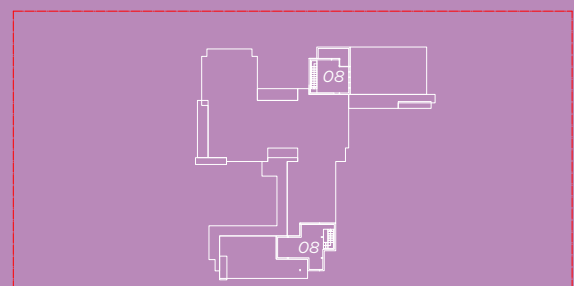
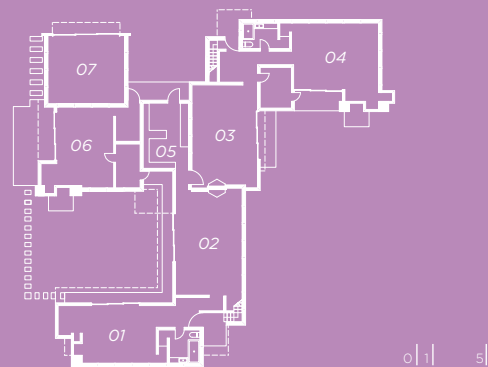
Location: Los Angeles, USA
Complete: 1922

Site Area 1,858sqm
Floor Area 303 sqm
Inhabitants 2 families - 6 people
(50.5 sqm/person)

Unique to Los Angeles, but in the spirit of the innovative architecture which forms Los Angeles' modernist past, R.M. Schindler's two family co-housing experiment on Kings Road presents itself as one of the cities most relevant housing examples for today's future home owners.

Fostering a new mode of living, the house was designed for two couples. The house provides four separate studio or living space, one for the architect, one for his wife, and one each for their friends Clyde and Marian Chase and their children. R.M. Schindler took on the role of architect and Clyde Chase, a trained engineer, took on the role of builder. The lot was purchased by the two families at an 85%/15% share with an agreement that the Chase's (whose share was the smaller amount) would pay for their half of the costs over a two year period. The cost of construction was further divided with both Schindler and Chase contributing with services in kind (architect's fee and builder's profit). Schindler's wife's parents assisted with the loan of money for construction.

The design provides a pinwheel of overlapping and opposing private and communal spaces with each families' domain focused around individual courtyards.



- | | |
|-------------|--------------------|
| 01 Studio 1 | 05 Kitchen |
| 02 Studio 2 | 06 External Living |
| 03 Studio 3 | 07 Garage |
| 04 Studio 4 | 08 Sleeping Nest |

The courtyards offer themselves forth as external living rooms complete with fireplace and hearth. A single kitchen or utility zone is shared by the two houses. Cooking was to be shared by the women of each family with their studio spaces located directly adjacent to the kitchen with this in mind. The house was created as a space in which the adults could independently live and work in a cooperative household. Outdoor sleeping “nests” are provided on the rooftops for each family.

The house construction utilises a tilt up slab system in which the perimeter concrete walls were poured horizontally on site atop the concrete floor slab and then raised into place. Joins between the panels were then filled with concrete or left open and glazed as narrow slot windows. Both the design and construction system utilised all address the limited access to funds with the priority being the provision of the bare necessity of shelter that could be improved upon over time once the residents were in occupation. From a time of the establishment of the nuclear family the house questions traditional models of domesticity and the manner in which multiple families can interact and live with one another.







2.8

Case Study: Buzz Court, Heyday Partnership

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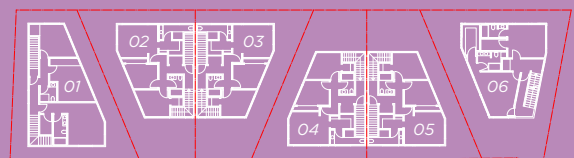
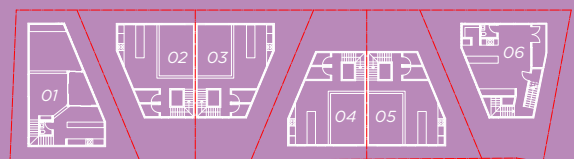
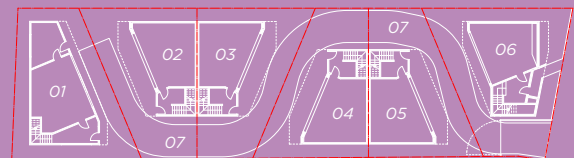
Location: Los Angeles, USA
Complete: 2012

Site Area 970 sqm
Floor Area 1,230 sqm
Inhabitants 17 people (72 sqm/person)

Buzz court is a development of 6 individual three storey two and three bedroom houses. Approved under Los Angeles' Small Lot Subdivision Ordinance each home occupies it's own lot with right of ways providing communal access throughout the property. In this way the ordinance essentially takes a strata structured and sized development but allows for individual lot ownership.

The small Lot Subdivision Ordinance directly attempts to increase the accessibility of housing for first home buyers through allowing for the creation of smaller parcels of land and homes. By adopting minimum rather than maximum requirements, it allows for the subdivision and development of residential and commercial zoned sites into lot sizes as small as 55sqm. Side setbacks are minimised and parking requirements are relaxed in comparison to apartment block or townhouse developments.

Heyday partnership, a brother team of builder and architect, were designer, developer and builder for the project. The Buzz Court development addresses home ownership costs directly through its structure as a Small Lot Subdivision. As there are no common walls and lots are acquired fully by the residences there are no strata fees (monthly homeowners' association fees or HOAs).



01 | 02

01 Dwelling 01
02 Dwelling 02
03 Dwelling 03
04 Dwelling 04

05 Dwelling 05
06 Dwelling 06
07 Shared Access

To negate the need for these fees communal areas are provided via easements (such as shared access to parking or dwellings). The removal of HOAs made the project easier to finance than a traditional strata project as mandatory insurance costs for project's requiring HOAs can make obtaining financing difficult. For Heyday they were operating in the USA's post economic crash where bank loans were abundant and could be readily gained. This economic climate greatly assisted the relatively young team to be able to realise the project as well as the perceived de-risking of the project through it's structuring as a small lot subdivision.

Whilst more yield could have been achieved as a multi-residential development on the same site, requirements for lifts, strata levies and the associated implications meant that build costs were able to be kept lower when the project was realised as a small lot development. The structuring of the ordinance makes the idea of purchasing a lot as a collective a reality for then enabling individual lot ownership. Parking requirements are still a limitation in such developments as are the complex planning and council approval process which often attract high numbers of objectors due to a general resistance to the perception of increasing density in low scale neighbourhoods.



2.9

Case Study: Backyard Homes, CityLab

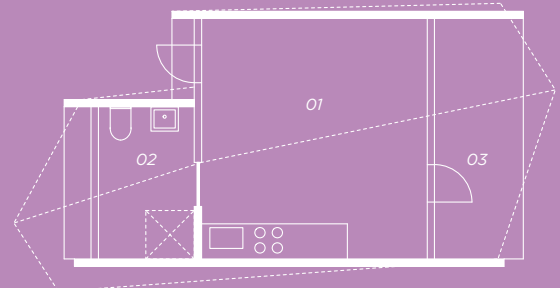
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Location: Los Angeles, USA
Complete: ongoing

UCLA's CityLab project "Backyard Homes" examines the limits of Los Angeles' Ancillary Dwelling Unit (ADU) legislation. Through developing a standardised customisable housing product, the project seeks to develop a prototype which is able to address affordability directly through time and cost. The prototype was based upon having the same purchase price as a car to negate the need for any mortgage for purchase. Construction time was 10 weeks, the design has no permanent foundations to allow it to be removable and it has a 5-7 year lifespan.

The project relies upon the inhabitant having access to a block of land with a primary dwelling. The initial driver for the ADU legislation seems to have been predominantly interested in formalising existing arrangement's of informal secondary dwelling back yard homes which are rented by the primary dwelling owner's for additional income or housing of extended family members. Informal ADU's often utilise existing garages on primary dwelling lots which has driven a call in adjusting the requirements for parking under the legislation for the formalisation of such arrangements.

The success in take up of the project has been relatively non-existent in terms of real world application. It remains largely hypothetical perhaps due to its association with a university led think tank, the temporal nature of the project and construction by unskilled architecture students. One project though which the concept for



- 01 Living/ Kitchen/ Bed
02 Bathroom
03 Patio



Backyard homes borrows from is the 2-4-6-8 House built some 38 years ago (1978), designed by Morphosis. A precursor to the formalised granny flat development, the project consists of a secondary studio dwelling over the primary houses' garage which was designed in a way to be built similarly to a model plane. The owner was provided with a kit of parts and pocket sized working drawings to allow the project to be cheaply self built. 2-4-6-8 displays a model of housing which is presenting itself as the reality for younger Los Angelites; with the ability to provide independent housing within a family compound.

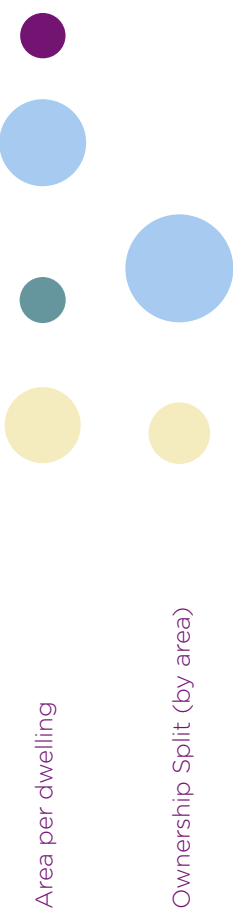
The ADU legislation comes with the same constraints in ownership as the control does in our own city in that subdivision and outright ownership is not possible. Such development is conditional upon the maintenance of the individual lot and its place as a secondary dwelling on that lot.



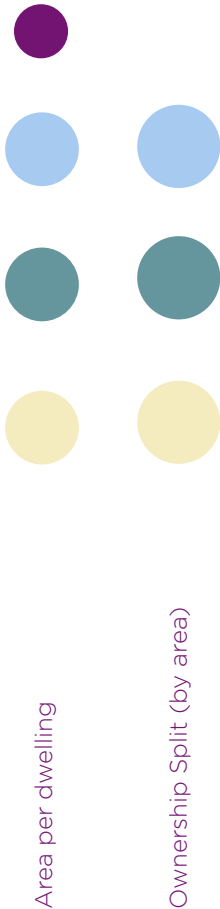




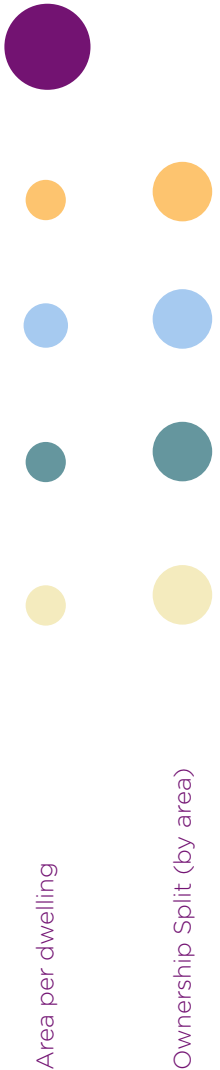
Balmain House



Egan Street



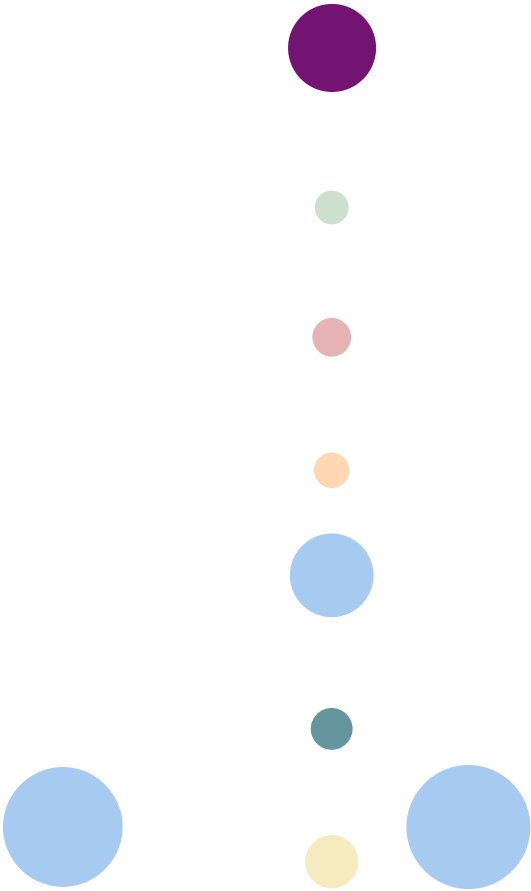
Yokohama Apartment



Share Yaraicho



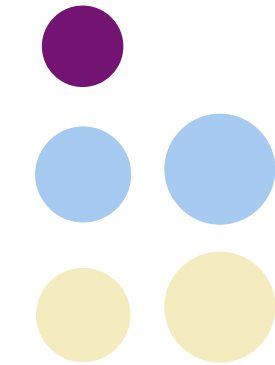
Area of shared space



Moriyama House

Area per dwelling

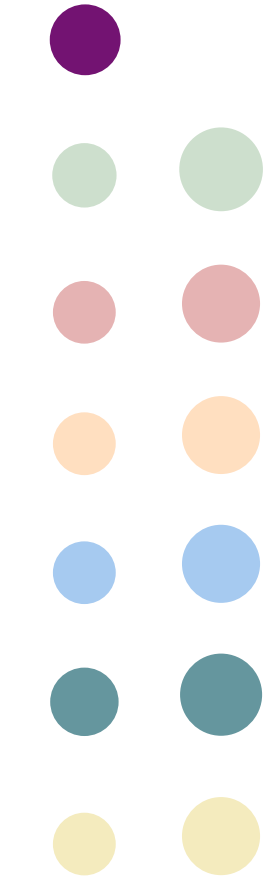
Ownership Split (by area)



Schindler House

Area per dwelling

Ownership Split (by area)



Buzz Court

Area per dwelling

Ownership Split (by area)

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Observations and Findings

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The case studies show that to facilitate co-housing modes of development the housing codes and legislations within Australia are being applied in fairly conventional ways; be it through dual occupancies, semi detached dwellings or multi unit developments. This approach is likewise seen in the case studies from abroad where co housing developments are implemented under single dwelling and multi-residential typologies.

The Affordable Rental Housing SEPP, which provides for secondary dwellings on single lots, appears to currently be the only planning control in NSW which actively encourages a co-housing model but like Los Angeles' ADU legislation does not allow for outright ownership opportunities*. The ability for co-housing models to be implemented under our existing planning framework presents the typology as a realistic approach to addressing the affordability of home ownership although suggests that an informed understanding of the planning frameworks is required in order to facilitate such projects. The proliferation of architect initiated models of co-housing developments would further suggest industry insight is required to generate confidence in testing out less conventional modes of housing under existing legislation.

It appears that with its ability to be informally applied to a range of existing housing codes the primary consideration for a co-housing mode of development is the legal structuring of ownership. The most direct line of shared ownership, as examined in the case studies, is established through family relationships with the older

generations supporting the younger financially. Mutual equity is hard to achieve in such an arrangement but is arguably not the aim where there exists a disparity in wealth across generations and a willingness of parents to assist their children financially.

For equal ownership opportunities, there is scope for multi-residential codes to be utilised to allow for controlled and even division amongst stakeholders, however, the model is restricted by zoning acceptability in suburban residential areas. Multi-residential development also faces community level resistance in terms of the perceptions of increasing density which is still often associated with negative connotations. In a city such as Los Angeles, where housing largely consists of single family homes, the city continues to face resistance to proposed increases to density with multi-unit housing being a contentious issue amongst the single dwelling suburbs. Architect and developer Kevin Wronske, who has undertaken half a dozen developments under the Small Lot Ordinance, speaks of the community level resistance being the biggest challenge to these types of projects. The loudest objections seem to stem from the parking demands and setbacks which neighbour intervention often dictates. This opposition has also arisen in our own country with the Nightingale model of development coming across fierce opposition in being granted planning approval due to the proposed number of parking spaces (or lack thereof).

The selected case studies show that the division and ownership of space is chiefly driven by the relationship

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The case studies reveal existing co-housing and multiple stakeholder projects have a tendency to be implemented by Architects, whom are often both client and project drivers, due to the required insight into existing planning frameworks to realise atypical developments aiming to address the affordability of home ownership through a shared structure of space or capital.

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between the occupiers/stakeholders. Both monetary and physical relationships appear to be the main drivers in the degree of co-inhabitation provided within each development. It is this ability to inform the division of space which allows affordability of ownership to be addressed by the co housing model.

The structuring of ownership is able to address both the individual needs and purchasing power of the various stakeholders. In the examined case studies the division of built area generally corresponds directly with the extent of monetary contribution. The number of stakeholders is in turn able to directly influence the final ownership costs limited only by the capacity of the site, the stakeholder's brief and zoning constraints.

As an alternative approach to home ownership the co-housing model has shown there is an ability for application under the current planning and legal frameworks. The biggest obstacle in achieving affordability under such a model is directly linked to the initial project establishment costs. It is here though that the benefits of the co-housing model are most apparent with the burden of costs shared amongst all or worn by the one most able to meet them. Affordability is also able to be addressed directly by the Architect with the structuring of the design having its basis in the established nature of the ownership. In this sense the Architect is provided with a unique opportunity to directly influence housing affordability.

Housing Code which will allow for terrace house, dual occupancy, and manor house (consisting of 4 separate dwellings) developments to be permitted under the SEPP Exempt and Complying Development Code. The new legislation aims to address a "missing middle" of the housing market in an attempt to provide a wider range of housing typologies to address home ownership affordability. Should the code be legislated the housing typologies examined in this paper will be provided with a greater framework for implementation.

**Since the writing of this paper, the NSW government has released a Draft Medium Density Design Guide and*

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About the author Jemima Retallack

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I am an Architect and a director of Retallack Thompson. I have a Bachelor in Architectural Studies (2009) and Master of Architecture (2012) from the University of New South Wales. I have worked in a number of architectural offices in both Berlin and Sydney which have had a primary focus on residential housing.

As a member of Generation Y the issue of housing affordability is a personal one. For our generation the likelihood of owning a home does not present itself as achievable and has initiated my questioning of the traditional modes of property acquisition and homeownership. Despite the obstacles faced, in our society home ownership offers important financial security and investment prospects.

I have thus been motivated to examine how entry into such a property market can be achieved to consider how these opportunities may not be denied to younger generations. With property prices and mortgage deposits presenting the biggest hurdle for many, I see the concept of sharing this burden through a co housing model as presenting the greatest opportunity for this generation to have a place in the great Australian dream of home ownership.

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