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Narara
ecovillage
inspired by life

Preface

Please note that you should not rely on these informal answers for any legal or financial matters. The formal legal documents of the Co-operative are the Disclosure Statement, the Rules of the Co-operative and our Community Management Statement.

Please also note that as much as we endeavour to keep this Q&A page up to date, answers may change as new circumstances dictate.

Community

Q: What is an Ecovillage?

▼ Answer...

Ecovillages are 'intentional' settlements which support the needs of people for connection, support and contribution as well as the planet through reducing consumption and promoting cooperation.

We refer to Robert Gilman's definition of an ecovillage, 'A human scale, full-featured settlement in which human activities are harmlessly integrated into the natural world in a way that is supportive of healthy human development and can be successfully continued into the indefinite future.' (Robert Gilman).

Narara Ecovillage is a member of the Global Ecovillage Network (GEN). Their [website](#) might help answer this question through their own definition as well as a long list of various ecovillages around the world.

Q: I don't want to buy land but I do want to be involved

▼ Answer...

There are ways you can contribute to the intention of Narara Ecovillage without being a full-time resident member of the Narara Ecovillage Cooperative.

A good place to start is to join our outreach organisation, the Narara Eco Living Network (www.neln.org) for a small annual fee. You will receive a monthly newsletter and can join on of our regular working bees, attend events at a reduced cost, participate in projects and enjoy our social events such as campfire nights, community dinners and film evenings. You can even contribute more formally to a group working on something you have expertise in and passion for.

If you have the desire to live as a member of Narara Ecovillage but do not wish to 'buy in', there will be the potential for renting in the future. We are currently considering ways to expand our Co-op membership criteria to enable non-owner residents to feel a true sense of 'belonging' to and responsibility for the ecovillage.

Finally, check out our website for the current list of upcoming events or get in touch to find out about working bees.

Q: Are there volunteer, WWOOFing or HelpX opportunities?

▼ Answer...

With a few natural buildings popping up across the stage 1 land, we have already held a few hands-on building workshops which have been well-attended and are a great way to get involved. Any such events are normally advertised on our [Facebook page](#) and our [website](#).

Unfortunately, at this point in time, we don't have capacity to accept residential volunteers, however we do expect this might change over the next 12 months as more houses are built on site.

Q: Are there special rules that you need to abide by when living at Narara Ecovillage?

▼ Answer...

Narara Ecovillage Co-operative Ltd is required to operate under Co-operative National Law (NSW) administered by NSW Fair Trading. It has a [set of rules](#) as well as a [Disclosure Statement](#). These are both important legal documents however they don't really

address the community living, aside from the necessity for all members to contribute 52 hours of volunteer labour each year to the Co-operative.

The [Community Management Statement](#) is the set of rules (or bylaws) for the Community Association. This document includes rules related to many aspects of community living such as pets, wood burners, building standards and more. The Community Management Statement is essentially attached to each lot within DP 270882 and so the rules remain relevant for any future owner of the lot and extend to all residents as well as land owners.

Q: Do I need to contribute volunteer hours? What if I am physically unable to?

▼ Answer...

We chose the legal structure of a Co-operative to promote active participation in community. This helps us keep our costs down and promotes community collaboration.

Our [rules](#) require 52 hours per year (equivalent to only 1 hour per week). This is easily reached through a variety of ways, some examples are: being on the Board of directors, driving the tractor, joining our Land Team or Community Circle, washing tea towels, organising events or community dinners, helping with kids events and assisting with administration tasks, even remotely. There is something for everyone.

Q: How do you deal with conflict in the community?

▼ Answer...

Conflict is not something we avoid and we accept it as both inevitable and can be transformative. We are a diverse group of people who come together with the shared purpose of contributing to a more sustainable future for all Life on the earth. Holding on to this vision is one way of recognising the prime reason for joining the ecovillage. It is not all about 'me' - it is more about 'us'. The choice of Sociocracy as our decision-making process has a strong influence on preventing escalation when strong differences of opinion emerge in a complex group setting like the ecovillage. See: [How are decisions made in Narara Ecovillage?](#)

Although Sociocracy is not a conflict resolution methodology *per se* and it operates more on a group than a personal level, putting the principles of Sociocracy into practice regularly through policy and operational meetings helps us develop skills required to reduce destructive conflict between individual members as well as groups within the ecovillage community. Sociocracy is closely aligned to practices such as Nonviolent Communication (NVC) and restorative conferencing which aim to promote compassionate connection between people despite their differences and to prevent or ameliorate the potentially corrosive impact of unresolved conflict. The practices of listening to others without interruption, clarifying our understanding, owning our responses to issues and seeking 'consent' to outcomes that support our shared vision all help to build a culture where conflict does not escalate and fester.

At Narara we have created the Collaboration sub-circle within a linked circle group focusing on social cohesion - our Community Circle. This is a policy making circle which promotes ways and means of helping members to gain and hone the personal skills of awareness, self-regulation and communication that connects. This circle also links to a group of 'supporters' - members with experience on counselling, mediation, therapy and personal development who voluntarily give time to others in the community who need to 'be heard'. We do not provide professional services and will refer members to specialists in the area where necessary. However, on many occasions, individuals, once 'heard' with empathy have managed to sort the issue out themselves or a simple witnessed listening session has resulted in the resolution of the conflict and, sometimes, a deepening of mutual understanding.

If a conflict becomes entrenched or repeated behaviour causes distress, the concern will be taken through a series of levels - at all times the aim being to resolve the matter in the least repressive way. The ultimate authority within the jurisdiction of Narara Ecovillage lies with the Co-op Board which has the capacity to remove an individual from membership. This is the option of last resort. Of course, if there is any contravention of the law, the matter is referred to the Police or other legal body.

Q: Can I bring my pet/s with me?

▼ Answer...

Narara Ecovillage is not a pet-free community but our Community Management Statement includes the aim to minimise the number. We are concerned about the risk to wildlife as we have many lizard, frog and rare bird species on the land we have custodianship for. We take the protection of this diverse ecology very seriously. We are also aware of the potential disharmony, damage and distress among community members from cats, dogs and other domestic animal companions who are not managed well.

We also acknowledge the potential benefits of having well-managed pets in our community. Our agreed policy position includes restrictions on where dogs can go on common property, the use of leashes for dogs and cats when off personal property (we plan to create a contained off-leash area for dogs in the future) and the suggestion that cat owners have a fully fenced run if they are outdoor felines. Cats are not to be free-roaming at any time and rabbits or other potentially damaging rodents need to be contained.

Our aim is to manage the inclusion of companion animals in a proactive and collaborative way and we are drawing on the principles and practice of Sociocracy to trial a process which may be unique to Narara Ecovillage. See: [How are decisions made in Narara Ecovillage?](#) We have formed a decision-making circle of self-nominated members with a range of opinions on the issue of pets in community.

This Companion Animal Collaboration Circle will receive and consider applications from all members who wish to bring a companion animal onto the site as part of their household. These applications include information about the particular animal including their needs, daily care routine, patterns of behaviour and the names of other members who are already familiar with them who may share the care for the pet. Alternative plans for what happens if the pet or the community is really unhappy are also included in the application. This circle will consider the application, consult the owners and neighbours where appropriate, make suggestions around any concerns that are raised and set a timeframe for review of how things are going. If problems arise, the circle will collectively seek to find a resolution that meets everybody's needs, including those of the pet.

Q: Do you have restrictions on cars? Do you have a green transport policy?

▼ Answer...

The Co-operative is committed to helping all residents reduce their local travel-related carbon footprint. Below are a few of the strategies being considered:

- Car sharing scheme
- Electric vehicle charging stations
- Bike parking
- Golf buggies
- Community bus
- Shared school transport
- Shuttle to the local train station
- Shorter foot-access to the train station

Our roads are all shared zones with a speed limit of 10km/h and pedestrians have priority.

Carparking is limited within the village. Members are required to make provision for their own car parking requirements on their lot. It isn't possible to drive on certain lots within both stage 1 and stage 2. The owners of these lots will be allocated 1 car space. It may be possible to rent an additional car space if required. Kerb-side parking is not allowed.

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Land and housing options

Q: Are there any lots or houses available now?

▼ Answer...

We will endeavour to keep this list current, however things can change quickly. For the current list of opportunities to buy into the Ecovillage, please get in touch with Jazz Mozzi at info@nararaecovillage.com.

Prices exclude the cost of \$30,000 shares required to become a member of the Narara Ecovillage Co-operative Ltd.

Cluster Unit 3 – one-bedroom unit

190 sqm land, 59 sqm internal floor area

\$407,580 for house and land (2% price increase will apply from 1 November 2019)

A ground floor, one-bedroom unit with your own private terrace – easy maintenance living in close proximity to the village heart.

Cluster Unit 6 – one-bedroom unit

88 sqm land, 59 sqm internal floor area

\$371,880 for house and land (2% price increase will apply from 1 November 2019)

A top floor, one-bedroom unit with a view over the admin block to the valley – easy maintenance living in close proximity to the village heart.

Cluster Unit 8 – one-bedroom unit

88 sqm land, 59 sqm internal floor area

\$371,880 for house and land (2% price increase will apply from 1 November 2019)

A top floor, one-bedroom unit with a view over the admin block to the valley – easy maintenance living in close proximity to the village heart.

Lot 3 – Fairly flat lot on Gugandi Road close to the heart of stage 2

550.9 sqm

\$335,000

A relatively flat lot in close proximity to the heart of stage 2 including community facilities.

Q: How will the development be staged?

▼ Answer...

Stage 1 consists of 60 homes. There are 42 standard lots and 18 cluster units. The lots range in size from 200 sqm for a Cluster Unit up to 900 sqm. The infrastructure works were completed in 2017 and houses have begun to pop up across the land.

Stage 2 will consist of approximately 45 lots ranging in size from 450 to 700 sqm. A [draft concept plan](#) has been developed and a Development Application (DA) is being prepared for submission to Central Coast Council and we anticipate the commencement of lot selection later this year (2019). We don't expect the civil infrastructure works will commence until 2020 and subdivision will likely take place in 2021.

Stage 3 and beyond - we are seeking to have the site rezoned through the NSW Department of Planning and allow a mixed used village style development, currently impossible to achieve under our R2 low density residential zoning. Ideally we would also be able to include more diverse housing types as well as some commercial and retail activities. We are currently preparing an application for rezoning and hope to lodge with Council towards the end of 2019.

Q: What type of house can I build? Do you have any design guidelines or building standards?

▼ Answer...

The Ecovillage has established building standards that are designed to create homes which meet the sustainable aspirations of the

village. Owners may choose whatever style of building they prefer from the more conventional concrete slab/lightweight frame construction, through to more natural techniques such as hempcrete, strawbale and rammed earth. The village even has its own Earthship house. All designs must meet a minimum NatHERS 7 stars rating. In addition, the building standards score aspects such as whether the building materials are sourced locally, their embodied carbon, water efficiencies and more.

We have a group of trained assessors and a Building Review Panel who support all members to achieve a design meeting the building standards.

Q: Do I have to build a traditional house? Can I live in a caravan or a Tiny Home?

▼ Answer...

We get a number of enquiries about Tiny Homes and caravans. Within our current zoning (R2), living in caravans (or Tiny Homes on Wheels) is very limited. We do currently have one tiny house on site but at present cannot allow any further tiny homes.

Our Stage 2 planning is also looking at developing strategies to support more small footprint living options, from shared homes to granny flats and hopefully a few more tiny homes.

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Legal and Governance matters

Q: Can you explain your legal structure?

▼ Answer...

Narara Ecovillage Co-operative Ltd (ABN: 86 789 868 574) is a distributing co-operative operating under the Co-operative National Law (NSW), adopted in the Co-operatives Act 2012. Within the legal entity of Narara Ecovillage Co-operative Ltd, we have 4 additional businesses including NEV Water, Collective Know-how and the Grafting Shed Cafe and Food Co-op. These operate under their own trading names but are part of the same legal entity and share the same ABN. As a Co-operative, all members are required to participate in doing the work of the co-operative - whether through manual tasks such as land care, administrative tasks or management tasks. You can learn more about co-operative structures at the [Co-ops NSW website](#). It is important to note that, like a company, there is a separation of liability between the shareholders (and members) of a co-operative and the entity itself. Your financial risk exposure is limited to the value of your investment in the Co-operative (meaning shares in the Co-op or loans to the Co-op).

NEV Power Pty Ltd (ABN: 51 611 577 103) is a private company and a wholly owned subsidiary of Narara Ecovillage Co-operative Ltd.

NEV Water is not a separate legal entity. It is essentially a division of the Narara Ecovillage Co-operative Ltd.

Community Association DP 270882 (ABN: 36 554 223 614) is a separate legal entity similar to a body corporate. It was established when the land was first subdivided in 2018. Whilst it is a separate legal entity, there is cross-over with regard to the internal management as well as the membership of both entities. Anyone who acquires a lot within DP 270882 (25 Research Road boundary) automatically becomes a member of the Community Association on settlement of their purchase of that lot. Narara Ecovillage Co-operative as the developer is also member of the Community Association as it continues to own community title lots including all of the stage 2 land. Not all members of the Co-operative are direct members of the CA (as some members haven't yet purchased a lot within the Ecovillage), however they are all indirect members through their membership of the Co-operative which is a member of the Community Association. NSW Fair Trading have produced an easy-to-read guide on Community Associations that you can find on their [website](#).

Narara Eco Living Network (NELN) (ABN: 95 813 021 962) is a separate incorporated association and registered not-for-profit. The member base of NELN includes many people who do not have an intent to purchase a lot within the Ecovillage. NELN membership involves an annual fee of \$20 per person or \$40 per family. Further detail on NELN can be found on their [website](#).

Q: How are decisions made within Narara Ecovillage?

▼ Answer...

A key message from Ecovillages around the world is the importance of having a decision-making method that is both inclusive and effective. We have chosen to adopt what is called Sociocracy (or Dynamic Governance).

Sociocratic meetings require us to exercise mutual respect, deep listening and clear, reasoned communication and, in so doing, create the practical foundation not only for effective collaboration but also for harmonious community.

In contrast to democracy (where 51% can overrule 49%), Sociocracy seeks consent from all members of the decision-making group (who meet as equals in a circle).

Our organisational structure consists of interlocking circles, each with its particular aim and area of authority (domain). Every co-op member is encouraged to join at least one circle, and all circles report to all members.

Decisions by consent are achieved by engaging all circle members in exploring issues, developing proposals, seeking objections & crafting solutions. Consent is feasible because proposals come with a built-in review process, so if they are deemed 'good enough for now; safe enough to try', they can go ahead, even if not perfect. That way, we keep moving forward, improving as we go.

For more info about sociocracy: <https://www.sociocracy.info/what-is-sociocracy/> ; <http://www.sociocracyforall.org/resources/>

We are in the process of finalising our Governance Guidebook - it will be made available as soon as it is ready for sharing.

Financial Matters

Q: How much does it cost to join the Narara Ecovillage Co-operative?

▼ Answer...

The minimum shareholding per membership is \$30,000. You may join as a single membership or joint membership. This is not a membership fee. The shares represent your purchase of a slice of the community land and buildings owned by the Co-operative. The shares will be repurchased from you should you choose to exit the Co-operative again.

Q: Are there any ongoing costs or fees associated with membership and owning a lot at Narara Ecovillage?

▼ Answer...

For the financial year ended 30 June 2020 the fees are:

- Co-op Member Contributions: \$2268 per year (\$189 per month)
- Community Association Levies: Approx \$600 per year for a lot (varies depending on unit entitlements of each lot)

Note that these two charges work in parallel at this stage. The CA levies cover costs related to lot 1 and some of the community support. The Co-op contributions cover costs related to the maintenance of the Co-op owned land (lots 14, 38, 39, 49, 50) and the buildings on this land as well as the contractors such as handy people, admin, accounts and management for the organisation. The costs are largely fixed costs and are minimised with much volunteer support. At some point in the future, there could be just one set of charges - the CA levies. This could arise if we choose to transfer our community assets into the Community Association. We will consider this option in due course. Alternatively, if we seek to share some of these assets with a broader membership of people living outside the gate, it would be best to keep the assets in the Co-op and broaden our membership base to reduce the cost per person.

Estimated future costs:

- Co-op Member Contributions: **Assume** \$2268 per year (\$189 per month)

We expect to reduce and perhaps eliminate Member Contributions in the long term when the assets of the Co-operative are able to be used for income-generating activities. We are preparing a rezoning application to address the current zoning issues which are a restriction to what we are able to do in the short term.

- Community Association Levies: **Estimate** of \$2000 per year on average

The cost is based on the budget which involves community consultation and consent. It needs to also include a sinking fund component. The total budget is divided by the total unit entitlements and each lot owner needs to pay their share based on their unit entitlements. The unit entitlements for each lot have been assessed by an external valuer and are based on the original valuation of the lots in 2016. The larger and higher priced lots will have a higher unit entitlement and the smaller lots, for example the cluster lots, will have a lower unit entitlement. The cluster unit owners will have much lower CA levies (possibly half the levies compared to a lot owner).

- Strata Fees: **Estimate** \$250 - \$500 per annum

This is only payable by the 1-bed cluster owners and represents the shared cost of insurance and other costs related to the shared roof and floor, as well as a sinking fund for future possible repairs. Each pair of cluster units (top and bottom units) will be responsible for their own Strata entity and its levies.

It is important to note that all members are invited to participate in the annual budgeting process to the extent they wish. A high level budget is presented to all members where the membership discuss and agree on the levies. A detailed budget is presented to the Steering Circle and the Board and granular level scrutiny is undertaken by the team leaders and the Legal and Finance group. Our members are varied in their financial circumstances and we seek to reach a level of fees which allows for affordability and therefore diversity of membership.

Q: Do I still need to pay council rates? What about water and power?

▼ Answer...

Yes.

Rates:

All community title land is still rated in the same way as freehold land. When you first take ownership of a lot within Narara Ecovillage, you will be required to start paying rates of approximately \$800 per annum. The rates are reduced until you achieve occupation certificate. At that point the rates include waste collection and increase to approximately \$1300 per annum.

We are seeking reconsideration of the need to participate in the Council waste services as we'd much prefer to encourage waste reduction but this is new territory for the council and it may take some time to achieve an agreement with them. Of course rates are based on the land value so they will vary slightly lot to lot. The estimates provided are for an average 550sqm lot in stage 1.

Water:

NEV Water is the water utility for the site and operates under the Water Industry Competition Act (WICA). It will be responsible to read the metres and bill residents for water services instead of the Central Coast Council. In the Central Coast area, water rates are approximately \$1200 per annum, depending on your usage and NEV Water anticipates to charge a similar cost, though this is still being finalised.

Electricity:

NEV Power Pty Ltd is the community's very own energy retailer and their prices are set competitively. It is worth basing estimates on your future electricity bills on your current usage with consideration for the efficiency of your new home and solar panels you plan to install. Some of our members are enjoying quarterly credits paid to them from NEV Power due to the quantity of solar panels they have on their roof compared to their daily usage.

NBN:

Connection to the NBN is optional and prices are always changing with multiple providers servicing the area. The NBN cabling throughout stage 1 is already in place ready for connection and it is Fibre to the Premises. The same will be available in stage 2.

Q: Will I be able to get a bank loan to purchase a lot (or house)?

▼ Answer...

In 2018 we worked with a broker (and ex-banker) to ensure the banks understand Narara Ecovillage - including the land (being community title), the Community Management Statement (being the registered rules associated and legally bound to the land) and the relationship between the Community Association and the Co-operative.

Firstly, a number of smaller banks will not lend on Community Title land. We hope that over time banks will reconsider their position on this type of title which is becoming more common.

Secondly, the requirement for a purchaser to be a member of the Co-operative was a challenge - this requirement increased the bank's assessment of their risk of selling the lot should they need to in the event of a default on the loan.

Based on this feedback, we added clause 2.2 to the Community Management Statement which allows the mortgagee (the bank in the case they need to take possession of the lot due to default on a loan) to sell to anyone, even if they are not a member of the Co-operative.

We don't see that clause 2.2 will come into play very frequently, but its inclusion gave the banks the peace of mind that they could just sell the lot if they needed to and recoup the loan principle.

Subsequently, a good number of members have successfully obtained bank finance on lots within the Ecovillage.

Q: What happens if I need to exit Narara Ecovillage? (assuming I don't yet own land)

▼ Answer...

If you haven't already purchased a block of land, then exiting Narara Ecovillage only involves requesting your shares to be repurchased from you by the Narara Ecovillage Co-operative. You may still like to stay in touch and you can do so by remaining part of the Narara Eco Living Network and subscribed to our newsletter.

Currently, shares are repurchased at \$1 each so you recoup your full investment. There is however an administration fee payable on exit of \$350.

Share buy backs must be approved by the Board and are considered at 2 Board meetings annually. Whilst the Board seek to attend to all share buy-back requests as promptly as possible, there are two rules that come into play when determining the timing of the share buy-back:

- 1) The Board is required to consider the request in the context of the financial situation of the Narara Ecovillage.
- 2) NSW Co-operative rules limit the share buy-backs to 5% of the share capital held as at the beginning of the financial year plus the value of any new shares purchased by members during the year.

Both of these rules have come into play for Narara Ecovillage Co-operative in recent years, however we have still been able to repay all exiting members within 12 months of their request.

Q: What happens if I need to exit Narara Ecovillage? (assuming I do own land already)

▼ Answer...

For starters you need to find a buyer for your land. We commit to providing support to you by informing our members and newsletter subscribers of the lot that is available. If there is immediate interest within the village, you can then enter into negotiations. Otherwise you might choose to advertise your lot through a real estate or websites such as domain.com.au or realestate.com.au.

We haven't yet built up a relationship with a real estate agent but should the need arise in the future, we would look to do so, to help the agent understand what it is they are selling which is much more than a block of land!

Interested potential buyers need to become members, so the journey to the sale of your lot will involve you arranging the legal side of things whilst we support the interested person on their pathway to becoming members of the Co-operative.

Once the interested party becomes a member of the Co-operative (they will buy \$30,000 shares from Narara Ecovillage Co-operative), they can enter into a contract to purchase your lot. The \$30,000 received by Narara Ecovillage from the buyer of your lot will be used to repurchase your shares on the completion (settlement) of the sale of your lot. You will need to formally request the repurchase of your shares from the Board, but given you have brought a new member into replace you, the Board will seek to repurchase your shares as close to the date of settlement of your lot as possible.

Q: Can I bequeath my shares in the Ecovillage (and my land, where relevant)?

▼ Answer...

Your shares are an asset worth \$30,000 that you can bequeath. However we would recommend doing so with careful consideration. Firstly, joining a co-operative is not always the gift everyone dreams of - there are responsibilities attached that may not be welcomed. And living in community doesn't suit everyone.

Most importantly, we would recommend that the land and shares are bequeathed to the same person or group of people as they are connected (you are not allowed to own land without being a member of the Co-operative and owning the minimum number of

shares).

Secondly, it is sometimes more practical to consider allowing the executors of your estate to sell the land and shares and that the money is what the beneficiaries receive instead.

Finally, if you would like to bequeath your shares and land to someone, we recommend allowing them to visit frequently to get to know the community so that when the time comes, we can easily transition them into the community as a member.

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Infrastructure

Q: Is the village off-grid for power and water?

▼ Answer...

NEV Power is an approved embedded network. Within the village we run our own network. Lot owners are customers of NEV Power and are invoiced each quarter much like you would with any energy retailer. Under the Building Standards, every house is required to have sufficient PV on the roof to meet their needs and can export unneeded power and receive a feed in tariff. The NEV Power network has a high voltage connection to the external grid. This allows us to export as much power as we wish and also to import power when required. We are currently working on the implementation of 400 kWh central battery array for the village. This will provide more flexibility to manage our production and demand variability. More information is available on our public [website](#).

NEV Water is an approved IPART water authority. NEV Water supplies all community lots with 2 water connections, metered potable water for most uses within the house and an unmetered recycled water supply for flushing toilets and garden irrigation. NEV Water also manages waste water collection and treatment on site. NEV Water is currently negotiating with Central Coast Council to finalise a long term water services agreement which will provide potable water from councils own water reticulation system and allow the village to discharge untreated waste water into the councils sewage network. When that agreement is finalised it is expected that NEV Water will make use of the villages dam water to continue to supply an unmetered water supply for use flushing toilets and garden irrigation. More information is available on our public [website](#).

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Still got questions?



Get in touch with us to find out more.

info@nararaecovillage.com