

FAQs - Frequently Asked Questions

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Preface

Please note that you should not rely on these informal summary 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 (which are linked further down).

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

Community

Q: What is an Ecovillage?

Ecovillages are 'intentional' communities which support the needs most people feel for connection with, support from and contribution to their community as well as to the planet through reducing consumption and promoting cooperation.

One definition of an ecovillage is: '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 (NEV) 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 links to many ecovillages around the world. You will note that we have lots of 'three letter acronyms' (TLAs!) that people soon get used to.

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Q: How do I join the Narara Ecovillage community?

Our current process is explained below, but it is important to preface this section with a note that we are in the process of evolving and expanding the options to connect with the Ecovillage. Please read the next Question & Answer if this sparks your curiosity.

Bear in mind also that a 'Membership' may comprise one person, or a couple or family, or indeed a group of people who wish to own a lot together, and you'll find more details further on.

The process starts with inquiry, exploration, conversations and meeting as many of the Members of the community as possible. We hold a monthly Open Day, which you will find on our public calendar on the website at <https://nararaecovillage.com/calendar/>. Alternatively or in addition we would be happy to arrange a private tour of the village – please contact info@nararaecovillage.com. We request a nominal contribution for both of these options. Once you feel you wish to move forward, the process is:

1. We require that you attend a minimum of 5 events, varying in nature including observing at least one meeting so that you can witness how decisions are made, as well as attending a working bee so that you understand what it takes to maintain the land and buildings of which we share the ownership. We also encourage you to come to at least one social event too – life at NEV is much more than just working bees and meetings! The 5 events can include your open day or private tour.
2. We also share with you our key legal documents. Again, we believe it is important that you come in with your eyes (and hearts) wide open.
3. We will ask you to fill in a questionnaire - this helps us to get to know you and we are able to link you up with people or activities based on your responses.
4. Finally, you will be asked to fill in an application form which asks you to affirm your intent to purchase a lot inside the Ecovillage and your commitment to contribute the required annual volunteer hours (52 per Membership, or an hour a week – most Members do significantly more as they get more involved).

Once ratified by the Narara Ecovillage Co-operative Board, we will send you the bank details, and the receipt of your funds is the last piece of the puzzle. The minimum investment for a 'Membership' is 30,000 shares (which equates to \$30,000). Please note that the investment in your Membership shares is refundable should you choose to leave the Co-operative later down the track.

As you can see, you can embark on the journey to join the community in your time and when you are ready, on your own or as part of a group - you can also pause or even change your mind on your journey at any point without significant financial penalty.

The process is outlined further on this page: [How to join the Narara Ecovillage](#)

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

We seek to include those living in the village as tenants, those who live nearby, and perhaps even organisations or entrepreneurs who would like to be connected to the village.

We are discussing how best to expand affiliation with the Narara Ecovillage to include those who don't plan to own a lot in the village.

We haven't finalised the details of this option yet - but if you are interested, be sure to get in touch with us and we'll let you know when it is available.

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

You can also check out the calendar on the website for the current list of upcoming events or get in touch to find out about working bees - we are always happy to welcome those who would like to help us in village activities.

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Q: Are there volunteer, WWOOFing, Workaway or HelpX opportunities?

Worldwide Opportunities on Organic Farms directs 'Wwoofers' to opportunities to help on land and building projects, as do Workaway and HelpX (short for "Help Exchange"). These are exchange platforms on which people offer or receive homestays or camping, including their lodging and food, in exchange for performing agreed-upon tasks for a number of hours each day.

With various owner-builder home projects across the Village, we have held a number of hands-on construction workshops which have been well-attended and are a great way to get involved, and learn about new (and traditional) building techniques. If such events are planned, they are normally advertised on our [Facebook page](#) and our [website](#). Some of our owner-builder Members host volunteers to help them construct their homes. Get in touch with us via our website and we'll put you in touch with them.

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

Narara Ecovillage Co-operative Ltd is required to operate under Co-operative National Law (NSW) administered by NSW Fair Trading.

- Our governing document is the Co-op Rules: <https://files.nararaecovillage.com/index.php/s/8t9dmkg9SjxCcE>
- You may also like to read our Disclosure Statement: <https://files.nararaecovillage.com/index.php/s/MfEmf2ikAYTHk8n>
- And the latest audited financial reports: <https://files.nararaecovillage.com/index.php/s/m3qM242aqsEWMaa>

The Community Association has its own set of rules, or by-laws, called the Community Management Statement (CMS). This document includes rules related to many aspects of community living such as building standards, pets, wood burners and more. The Community Management Statement is attached to each lot within our overall planning permit DP 270882 and so the rules remain relevant for any future owner of the lot and extend to all residents at NEV.

- The user-friendly version of the CMS can be found here: <https://files.nararaecovillage.com/index.php/s/aQHxkbN3kTrxc6L>
- An official, registered, version of the CMS can be found here: <https://files.nararaecovillage.com/index.php/s/5zzceAkq2Lw9BP7>

Though these are all important legal documents, they don't in themselves impart the rich feeling of community living. There is nothing better than going for a walk round the village, and a common pastime as people become more familiar is 'NEVing' (chatting about whatever are the latest relevant issues, questions or projects) with whomever you may meet!

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

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

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

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

Conflict cannot always be avoided and we accept it as sometimes inevitable but with the potential to be transformative if carefully handled. 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 significant influence on preventing escalation when strong differences of opinion inevitably 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 one to one 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 giving everyone the opportunity to speak, listening to each other 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 is less likely to escalate and fester.

At Narara we operate with 'circles' (equivalent to committees or groups in other organisations) which have various responsibilities and defined domains (areas) of operation. A circle may also have sub-circles (Working Groups) and 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 positively. This circle also links to a group of 'supporters' - members with experience in counselling, mediation, therapy and personal development who voluntarily give time to others in the community who feel that they have not been adequately 'heard'.

We do not provide professional services and may 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. We have also offered an occasional facilitated community-wide Listening Space to allow members to hear one another without interruption or response.

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 ultimate capacity to remove an individual from Membership. This is the option of last resort. Of course, if there is a significant contravention of the law, the matter would be referred to the Police or other legal body.

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

Narara Ecovillage is not a pet-free community but our Community Management Statement includes the aim to minimise the number of pets on our parcel of land. 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.

However, 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 have outdoor felines. Cats are not to be free-roaming at any time. Rabbits or other potentially damaging rodents also need to be strictly contained.

Our aim is to manage the inclusion of companion animals in a proactive and collaborative way. We now have a Pets in Community Working Group (linked to the Community Circle) which receives and considers applications from all members who wish to bring any 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.

The Working Group considers the application, consults the owners and neighbours where appropriate, makes suggestions around any concerns that are raised and may set a timeframe for review of how things are going if there are any doubts about the successful integration of the pet within the community. They then recommend to the Community Circle that the pet is approved. If problems arise, the Working Group will explore a resolution that meets everybody's needs, including those of the pet. We also now have a Pet Picture Gallery in the same way that we have photos of all of our human members.

The process followed here exemplifies our intentions to seek resolution through inclusion and participation within a clearly defined structure of inter-connected circles. See: [How are decisions made in Narara Ecovillage?](#)

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

The Cooperative is committed to helping all residents reduce their local travel-related carbon footprint. Many members are reducing their car use, and have changed to hybrids or electric vehicles, and we have several EV charge points, and provide bike parking.

Below are a few of the strategies being considered:

- Car sharing scheme
- 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.

Car parking is limited within the village and we plan for only one car per lot. It may be possible to rent an additional car space if required. Kerbside parking is not allowed.

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Land and housing options

Q: Are there any lots or houses available now?

There are currently only a handful of lots remaining. Current pricing averages from \$430,000 to \$480,000. However, things change and sometimes lots are for sale, occasionally with approved building designs, or even with homes already built.

We do have several larger lots and anticipate being able to welcome another 10-12 new Memberships when some of them are subdivided into smaller lots of around 450m². They will be available first to those who are already Members and have reserved a place on our Priority List.

We are also actively exploring the opportunity for some multi-occupancy dwellings for more accessible and affordable living (details below).

Private sales of either lots or houses also come up from time to time and our Rules ensure continuity of community ethos through a general requirement that on-selling is to another Narara Ecovillage Cooperative Membership.

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Q: How will the development be staged?

Stage 1 consists of 60 lots. There are 42 standard lots and 18 cluster units. The lots range in size from 200 sqm for a Cluster Unit up to about 710 sqm, besides the Heritage House lot, which is 1,354 sqm. The stage 1 infrastructure works were completed in 2017 and most of the houses have now been completed.

Stage 2 consists of 43 lots ranging in size from 550 to 900 sqm. Civil infrastructure works are completed and most lots are sold. The first homes have received our internal Building Review Panel approval and are now in the process of obtaining Council Development Application approval. We expect construction to commence in 2024.

Stage 2 has been an immense multi-year effort, with another 40-50 lots, some of which will have several homes on them, so we are now consolidating as we start building this significant expansion of our village.

There are not yet any active plans for Stage 3 and beyond, but we have been seeking to have the site rezoned through the NSW Department of Planning to allow a mixed used village-style development. This will allow us to include more diverse housing types as well as some commercial and retail activities.

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

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.

We are now working to meet a minimum NatHERS 7.5 stars rating. In addition, the building standards score aspects such as the embodied energy in the building materials, how far they have had to travel, water efficiencies and much more.

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

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Q: Do the Building Standards consider livability or ageing in place?

The building standards do not place many demands on the layout of building designs. It is a points system where Members have the flexibility of earning the minimum points in a number of ways. As such, there is no requirement to reach a certain standard in accessibility or liveability. That said, [Livable Housing Design Guidelines](#) and the idea of [Universal Design](#) is particularly important for many Members, looking for a "forever home", as well as for our community buildings. See [Universal Design section](#) below.

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

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 limited, though we do currently have several tiny houses on site.

We are also looking at developing strategies to support more small footprint living options, from shared homes to secondary dwellings (granny flats) and hopefully a few more tiny homes. You may also be interested in the section on [Collaborative Living](#).

Local Government (Manufactured Home Estates, Caravan Parks, Camping Grounds and Moveable Dwellings) Regulation 2005 Current version for 5 February 2020 to date (accessed 27 February 2020 at 03:25): <https://www.legislation.nsw.gov.au/#/view/regulation/2005/486/part3/div2/subDiv3>

'Subdivision 3 Installation of moveable dwellings elsewhere than in caravan parks or camping grounds

77 Conditional exemptions

The prior approval of the council is not required for—

(a) the installation of not more than 2 caravans, campervans or tents on any land, so long as they are not occupied for more than 2 days at a time and are not occupied for more than 60 days (in total) in any single period of 12 months, or

(b) the installation of not more than one caravan or campervan on land occupied by the owner of the caravan or campervan in connection with that owner's dwelling-house, so long as it is used for habitation only by the owner or by Members of the owner's household and is maintained in a safe and healthy condition...'

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Q: What housing types are allowable in Stage 2?

The homes built in Stage 1 show an array of workable solutions (though the Cluster Units were approved 6 years ago under different planning rules that are no longer applicable).

However, there has been a change in planning authority and we now come under Central Coast Council. Dual Occupancy (allowing two primary dwellings to be built on a single standard lot) is now possible on most of our more level sites. In addition, the minimum permitted lot size is now reduced to 450m², and we expect to release some 450m² lots on Stage 2 during 2025/2026.

At present, the land is zoned R2 which allows for at least a standard house with the option of a secondary dwelling (up to 60sqm) to be built on a lot, even where dual-occupancy is not permissible. A 'large house' with several residents may offer another solution, and could be built and owned under 'Company Title'.

With any house, there are some limitations such as the number of kitchens, laundries etc that it can have before it will push the boundaries (and start looking like something other than a normal house). There are also requirements for private open spaces along with setbacks and more. However the Narara Ecovillage Cooperative has also lodged a Planning Proposal requesting further allowances. The Planning Proposal has been approved and is in the final stages of completion. We are hopeful that the option for up to 15 multi-dwelling homes sharing lots will be confirmed shortly.

There is further detail of shared options in a useful document designed specifically for the Collaborative Living group at: <https://files.nararaecovillage.com/index.php/s/YjbPCHttGScjTxQ>

In addition, you may like to explore this Collaborative Living wiki page: [Collaborative Living at Narara \(CL@N\)](#)

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Q: How much does the land cost in Stage 2?

We are obligated to sell land only to Members of the Narara Ecovillage Cooperative and at market value determined by an independent valuer (to avoid issues with the ATO Australian Tax Office, because essentially we are 'selling land to ourselves').

The Board commissioned a new professional valuation report that valued the lots as at 30 March 2022 at an average price increase of approximately 4.3% or \$20,000 per standard lot since the 2021 valuation, and therefore determined that the remaining standard lots would be priced between \$430,000 and \$500,000 with effect from 1 June 2022.

A new valuation was received in 2024 and will be used to set prices for the newly subdivided lots in mid 2024.

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Q: What is the process of selecting a lot in stage 2?

In order to buy a lot, an individual, couple or group need to become a Member (and get a Membership number). The Membership has to hold a minimum of 30,000 shares (currently equivalent to \$30,000).

One Membership (number) is entitled to purchase 1 lot.

The 'Dots on Lots' process for Stage 2 went a bit like this:

Every Membership which does not yet own a lot is entitled to buy one. By purchasing an additional 20,000 shares (which will become a 'deposit' of \$20,000), Members were able to get on a 'Priority List' if they wished to – and also lend the money to assist with NEV's cash-flow. We invited interested Members to place three dots on their top 3 lots (on a large map). Conversations started between would-be neighbours or parties interested in the same lot, seeking to find mutual agreement or collaboration. Often the conversations helped people make their final choice. The position in the Priority List was usually the determining factor as to who would purchase which lot. Whilst not entirely cooperative in nature, it was the simplest and fairest solution and helped to avoid what would be the normal process in our neighbouring areas - competition through price.

The next step was to turn the dots into gold (gold=sold – or at least 'committed'). Once a dot is gold, a Member with higher 'Priority List' position can no longer bump another off that lot. Gold (committed) dots can still be moved from that lot ... but only to a vacant lot (even if they had been on the 'Priority List' they have effectively already 'spent' their one-off priority buying opportunity but of course maintain their \$20,000 'deposit' value).

As new Members join, they are able to place a gold dot on any unclaimed lot.

However, if lots subsequently become available (for example where new lots are issued, or Members change their mind or due to life circumstances decide to exit the Co-op), an Expression of Interest (EOI) will go out notifying all members about the lot that has now become available, and allow all eligible Memberships 4 days to express their interest in that lot. If more than one Membership puts their hand up in the EOI process, again, conversations are encouraged and the Priority List (or if no Priority List bidder, then the Membership number) is the final determining factor where the conversations don't lead to a resolution.

Where a Priority List is created by the Co-op, a Membership needs to acquire a further 20,000 shares (\$20,000) in order to be included onto the Priority List.

A Membership is placed on the Priority List on the date that their shares reach a total of 50,000.

A Membership who has 30,000 shares can still purchase a property, however a Membership with 50,000 shares will have priority.

We acknowledge this process isn't perfect, but we have found it to be for the large part clear and respected by all participants.

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Q: Will all the lots in Stage 2 be available for sale at the same time?

Yes and no.

The Dots on Lots process has for the most part now concluded for stage 2 with the majority of the lots now owned by their members who placed dots on the lots.

5 larger lots were held back from the original release with a preference to be sold for a collaborative purpose, or to be considered for subdivision into smaller lots.

We are working to seek alternative housing types on at least 1-2 of these large lots and have formed an Innovative Housing Working Group to seek a viable proposal.

The other larger lots will be released for sale later in 2024 once we have confirmation that our subdivision is submitted and lot prices have been set.

Meanwhile a few of the standard lots remain available for sale.

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Q: What timeframe do I have to pay for my lot, once I've chosen it?

Firstly, a deposit of \$20,000 is due to NEV on signing the lot sales contract. However, Memberships who bought an extra 20,000 shares to be on the Priority List and so hold 50,000 shares will not need to pay this amount, as their extra 20,000 shares over the minimum 30,000 required will be converted to a deposit on their chosen lot.

We then request instalments to be paid by the buyer amounting to \$195,000. Alternatively, the instalments may be deferred for the cost of interest that NEV incurs on its finance.

Under an instalment contract, the ATO requires the purchase to pay the GST component of the lot purchase price at the same time as the 1st instalment. This is only applicable where the buyer is able to pay instalments, and doesn't apply where the buyer defers the instalments and pays the balance on settlement.

The balance of the purchase price is then payable on settlement as per a standard land purchase.

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Financial Matters

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

A 'Member' or 'Membership' may be comprised of one or more individuals and/or corporate entities. Commonly this might be a single person, a couple, a family, or several people who may decide to share a lot with one or more homes upon it. One 'Member' or 'Membership' has one vote.

The minimum shareholding per Membership is 30,000 shares which cost \$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 that will never be sold. The shares will be repurchased from you should you choose to exit the Co-operative again, less a small administration fee.

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

Yes, there are ongoing costs of Membership:

The ongoing costs associated with **Membership** of Narara Ecovillage Co-operative include:

- Annual Co-op Member Contributions
- Annual Bushfire Levy

In addition, the ongoing costs associated with **owning a lot** at Narara Ecovillage include:

- Community Association Levies
- Strata Levies (only for the Cluster units of 14 Balgara Rise)

Each of these is explored below.

Annual Co-op Member Contributions:

Prior to the 2022/23 financial year, Member Contributions were the same for each Membership, irrespective of how many adults were in the Membership. Commencing in July 2023, we adopted a "70/30 model, with a stay as is option". The 70/30 model means 70% of the total contributions are collected equally from each Membership, and 30% are collected based on the number of adults in the Membership.

For the financial year ended 30 June 2024, the fees according to the 70/30 model are:

Adults on Membership	Annual cost
1-person	\$3,084.84
2-person	\$3,695.76
3-person	\$4,306.68
4-person	\$4,917.48
5-person	\$5,528.40

A small number of Memberships have chosen the stay as is option. Their contribution is calculated based on a flat rate per Membership - currently \$3,534.24.

For more information on the 70/30 model and the stay as is option, please refer to "A brief explanation on the Annual Co-op Member Contributions" below.

Annual Bushfire Levy:

The annual bushfire levy is currently \$120 per adult (e.g. if two people are named on the Membership, the total levy for the Membership is \$240).

All members have paid this as an initial one-off fee. Equally all new members will also be asked to pay the fee once.

After the first payment of this levy, all members are able to earn a rebate on future Bushfire Levy bills through the completion of 6 hours of service at Bushfire Hazard Reduction Events.

The rebate is calculated in January based on the prior calendar year's logged hours of service.

Community Association Levies:

The Community Association is a separate legal entity to the Co-op, applying only to land ownership. The CA budget is approved by the membership each year and the levies are calculated based on the budget being divided amongst the land owners based on the unit entitlements assigned to each lot.

The annual cost is approximately \$800 - \$1000 (charged quarterly) for the year ended 30 June 2024 for an average ~550sqm lot.

Strata Fees:

These are only paid by the owners of the 18 Cluster units at 14 Balgara Rise. *Please check with the Strata Body Corporate on these costs.*

Note that these charges work in parallel at this stage. The CA levies cover costs related to lot 1 (the roads, verges and other areas identified as common property in the Deposited Plan). The Co-op contributions cover costs related to the maintenance of the Co-op owned land (lots 14, 38, 39, 49, 84 and 95) and the buildings on this land (the village hall, admin building, grafting shed, farm square and more) 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 significant volunteer support.

A brief explanation on the Annual Co-op Member Contributions:

Annual Co-op Member Contributions had historically been charged per Membership as a flat rate. As our Membership base has evolved, including shared lot ownership and Memberships with as many as 5 persons, an equity issue was identified and after much discussion, resolved with the introduction of a 70/30 calculation option. This is where 70% of the costs of running the Co-op are shared out per Membership (allowing the savings offered for those choosing to share a block of land and/or house with others), but 30% of the costs are shared out per person (adult) on that Membership (as a means of more equitable spread of the costs of the Co-op). Whilst most Memberships agreed to adopt the new model, it was felt fair to allow a choice to remain on the previous method, particularly as members had decided to join on the basis of the original calculation method.

Please email accounts@naraecovillage.com if you would like to discuss Member Contributions further.

Estimated future costs:

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.

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. We achieve this through relying heavily on volunteers.

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

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 \$900 per annum. This is a reduced rate until you receive your occupation certificate. At that point the rates will include waste collection and increase to approximately \$1400 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.

Water:

NEV Water is the water utility for the site and operates under the Water Industry Competition Act (WICA). It is responsible for reading the meters and to 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. NEV Water have set their rates at a comparable cost to the local council and depending on usage, customers can expect to pay a cost of about \$1200 per annum.

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 the solar panels you plan to install. NEV Power runs our microgrid and community battery which stores our excess daytime solar for use during the evening, minimising our consumption and often exporting significant excess into the grid when the sun shines.

NBN:

Connection to the NBN is optional and prices are always changing with multiple providers servicing the area. The NBN cabling is in place across Stages 1 & 2, ready for connection, and is [Fibre to the Premises](#).

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

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.

There are however a number of smaller banks who 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.

It was also found that the requirement for a purchaser to be a member of the Co-operative was a challenge for potential lenders - this requirement increased the bank's assessment of their difficulty in selling the lot should they need to in the event of a default on the loan.

We believe that clause 2.2 will come into play very rarely, 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 principal.

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

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.

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

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 continue to actively contribute to the broader transformative intention of the ecovillage and we have introduced a small ecovillage business to enable Alumni to retain their sense of belonging. This involves paying a small weekly subscription (approx. \$10) and offering 26 hours of voluntary contribution. There is always the potential to stay in touch by remaining part of the Narara Eco Living Network (NELN) and subscribing to our newsletter.

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

Share buy-backs must be approved by the Board and are considered quarterly. 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.

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

You will 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 <https://www.ecorealestate.com.au>, [domain.com.au](https://www.domain.com.au) or [realestate.com.au](https://www.realestate.com.au).

We haven't yet built up a relationship with a local 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/s on their pathway to becoming a Member 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, but this can be arranged to be at settlement), 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 in to replace you, the Board will seek to repurchase your shares within one week of the date of settlement of your lot. There is also an option to seek a transfer of shares from the vendor to the purchaser of the lot.

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

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).

It is more practical and therefore recommended to consider allowing the executors of your estate to sell the land and shares so that the beneficiaries receive the money instead of the shares.

Finally, if you do decide to bequeath your shares and land to someone, we recommend arranging for 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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Collaborative Living

Q: What do you mean by collaborative living?

By **Collaborative Living** we mean shared living arrangements for individuals and households on single lots of various sizes within the eco-village. These range from two or more individuals (or households) in separate dwellings up to co-housing schemes involving multiple households in one or more buildings.

You may have various reasons for wanting to adopt a different model from the single dwelling house on a standard lot. These can include needing a cheaper option, wanting to reduce your ecological footprint, or just feeling that you do not require so much space at this stage in your life. You may also be attracted by the idea of cohousing, in which people make a conscious choice to share their lives by living in one or several buildings which incorporate shared living areas where people can cook, do other household chores, eat, and relax together.

The Narara Ecovillage community wants to encourage social diversity, and allowing for a range of different models for building helps make this happen. We are however restricted by the State and Council planning controls, which regulate allowable buildings on the site. A considerable amount of creative thought has gone into devising collaborative schemes that work within the controls, and these processes are still actively under discussion.

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Q: What is Collaborative Living at Narara (CL@N)?

The Collaborative Living at Narara (CL@N) Working Group was set up by a group of people who are interested in developing more collaborative living models within Narara Ecovillage. The group holds regular open zoom meetings on Wednesday afternoons at 5.30 p.m - 7.00 p.m., and also organises events at open days and other occasions to encourage people interested in collaborative living to meet up, get to know each other and develop projects together, particularly in relation to the Stage 2 lots. The CL@N group has a discussion board, using the Slack app, and prospective members and interested parties can join via email invitation.

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Q: What is Cohousing?

Cohousing is a word used to describe various shared living arrangements which go back to the first cohousing communities created in Denmark in the 1970s. There are now many hundreds of cohousing communities around the world, particularly in Europe and North American, and a growing number built or planned in Australia and New Zealand. There are many different models for cohousing communities, and probably no two communities are exactly the same. Typically, though, they include both separate living areas for individuals and families, and areas for common use, such as a large dining area where community members may eat together when they choose, and common living and recreation areas. The Narara Ecovillage already includes some elements of cohousing, but members of CL@N have been looking at ways of using the cohousing model within one or more of the Stage 2 lots. Kathryn McCamant and Charles Durrett's book 'Creating Cohousing: Building Sustainable Communities' is a good introduction to cohousing.

Australian resources on cohousing include

- <https://www.facebook.com/cohousingaustralia>
- <https://transitionaustralia.net/site/cohousing-australia/>
- <https://www.uts.edu.au/research-and-teaching/our-research/institute-sustainable-futures/our-research/social-change-4>
- <https://www.murundakacohousing.org.au/resources>
- <https://www.chrysaliscohousing.org/resources.html>

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Q: What are the options for legal ownership in a collaborative living arrangement?

- For many, the favoured outcome is being able to subdivide a lot so that two (or more) parties are then able to hold title over their specific share of the larger lot. This is simple from many perspectives, however there are fairly limiting planning controls, particularly regarding lot size as well as slope of subdivided lots, and it may be a more expensive option.

If you are looking for an option where you don't want to (or can't) subdivide, you will need to contemplate the legal ownership of the shared lot.

There are various legal forms of ownership that can be used, each with their pros and cons that require careful consideration:

- Joint tenants (normally only relevant for married or defacto couples as the property will automatically pass to the other party on the death of any one person)

- Tenants in common (where the names of two or three separate people/couples are on the lot title - here is an example of this in stage 1: <https://nararaecovillage.com/2020/04/small-and-tiny-equals-affordable-living/>)
- Company title (where a company owns the property and you can buy shares in the company to partly own the property)
- Co-operative ownership (like company title but where a co-operative owns the property and you can invest in the co-operative to partly own the property)
- Unit Trust ownership (similar to company title, where a unit trust is set up and owns the property and you can be one of the beneficiaries and directors of the trust)

There are other options that are less standard within the Australian context but are worth reading about as these ideas may be able to be used with one of the above structures:

- Community Land Trust - <https://communitylandtrust.com.au/>
- The LILAC model - <https://www.lilac.coop/>

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Q: What is the Large House project?

A group of CL@N members commissioned a feasibility study on a specific large lot (Lot 91) from the architects Delisle Hunt Wood Pty Ltd. The architects sketched several options, two of which (illustrated) are for large houses on cohousing principles.

The design provides for nine apartments, which are deliberately varied: five studio apartments, three one-bedroom apartments, and a 'granny flat'. Each apartment has an en-suite bathroom and basic cooking facilities. There is also a substantial common area including full kitchen and dining facilities. The common areas and several apartments are wheelchair accessible. The total floor area is 387m².

These designs showed what might be possible on the larger lots. They could also be varied to provide, for example, a larger number of rooms with smaller dimensions, more common areas, etc.

Copyright for the designs is retained by DHW and the designs are available for groups forming around the idea of cohousing. A number of CL@N people have already expressed an interest in bringing a version of one of these designs into reality and are investigating suitable financial and legal models.

These and other ideas are now being explored by our Innovative Housing Working Group as we seek suitable partners to develop such a project in Stage 2.

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Q: Does each person sharing a lot need to join the Narara Ecovillage as individual members?

The key rule, contained in the CMS, is that to own land within the Narara Ecovillage, you need to be a Member of the Narara Ecovillage Co-operative Ltd.

Where more than one adult is the owner of a lot, the options for Co-op Membership include:

- Each of the adults hold their own individual Membership in the Co-operative. That is, they are members each in their own right and have invested \$30,000 each and pay their monthly contributions individually.
- Each of the adults are named on a joint Membership of the Co-operative. That is, they have together invested \$30,000 and pay their monthly contributions as a group or family.
- A company or trust is a Member of the Co-operative and the individual beneficiaries are considered members. The collective invests \$30,000 in total and pays their monthly contributions as a group.
- Note the 70/30 annual fee structure explained above, whereby a Membership with more individuals pays a larger contribution than one with fewer individuals.

Please note that the legal owner of the shares should match the legal owner of the property - so if the property is purchased through company title, then the shareholding should also be owned by the same company, and not the individual members.

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Q: How can I find out more about Collaborative Living and CL@N?

- 1) Get in touch with us via info@nararaecovillage.com
- 2) Connect into the group that collaborate via Slack (ask us to send you an invite)
- 3) Read this comprehensive document <https://files.nararaecovillage.com/index.php/s/YjbPCHttGScjTxQ>
- 4) Check out this Collaborative Living wiki page: [Collaborative Living at Narara \(CL@N\)](#)

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Legal and Governance matters

Q: Can you explain your legal structure?

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 The Co-op Federation <https://fed.coop/> The specific link to the manual page is at: <https://fed.coop/co-operatives-in-australia-a-manual/>

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. 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 itself also 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 charity, carrying out environmental education activities on the NSW Central Coast, including organising and keeping people apprised of some of the public events at the village. The Member base of NELN includes many people who do not have an intent to purchase a lot within the Ecovillage. Further details on NELN can be found on their [website](#).

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Q: How are decisions made within Narara Ecovillage?

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). However we have recently received full consent to add a 'Supermajority' clause and procedure to assist in moving forward when the large majority is in agreement and all discussion areas have been thoroughly explored.

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 almost always 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.

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Infrastructure

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

NEV Power owns and operates an approved embedded electricity network. Within the village we run our own network which connects solar PV generation and homes to our battery and the grid. Lot owners are both customers and suppliers of NEV Power and are invoiced each quarter, similar to what you would find with any energy retailer. Under the Building Standards, every house is required to have sufficient PV on the roof to meet their needs (as well as to compensate for the embodied energy in their construction) and can export unneeded power to the community battery. The NEV Power network has a high voltage connection to the external grid. This allows us to export excess power and also to import power when required. NEV Power is connected to network supplier Ausgrid and has upgraded our system to meet the new national grid standards and allow 1 MW of export and import capacity. In addition, we operate a 440 kWh central battery array for the village. This provides flexibility to manage our production and demand variability. We also have a back-up generator which, along with solar panels and the battery, can power the village if the grid is down for a protracted period. More information is available on our public [website](#).

NEV Water is an IPART licenced water authority. NEV Water supplies all community lots with 2 water connections, metered potable water for most uses within the house and an unmetered water supply for flushing toilets and garden irrigation. NEV Water also manages waste water collection and discharges untreated waste water into the council's sewage network. NEV Water is currently negotiating with Central Coast Council to finalise a long-term water services agreement which will provide potable water from council's own water reticulation system. NEV Water is investigating the use of the village's dam water, which currently supplies our agricultural needs, to also supply the unmetered non-potable water for use for flushing toilets and garden irrigation. More information is available on our public [website](#).

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Universal Design

Q: What is Universal Design and does Narara Ecovillage require house plans based on it?

Universal Design is intended to have homes that are aimed at achieving an inclusive society. Universal design is creating a liveable and adaptable house so that it is functional for all people of all ages and virtually all abilities.

Narara Ecovillage encourages inclusion and flexible living arrangements but our Building Standards do not require the use of Universal Design in all plans.

In Stage 2 there is support for collaborative living arrangements where Universal Design principles will be integrated to enable ease and access for people with diverse needs.

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Q: Why is Universal Design important?

Household requirements change over time in relation to physical capabilities. Most people can expect temporary or permanent limitations in their physical abilities in their life due to injury, illness, or age. Universal design means that every home can respond to the needs of a person with a physical limitation whether they are the primary occupant or a visitor.

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Q: What are the different types of Universal Design?

Liveable house — designed to meet the changing needs of most home occupants throughout their lifetime without the need for specialisation.

Accessible house — designed to meet the needs of people requiring higher level access. An accessible house meets Australian Standard Design for access and mobility and can accommodate wheelchair users in all areas of the house.

Adaptable house — adopts the idea of a liveable house but in addition can be easily adapted to become an accessible house if the need should arise.

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Q: What are some examples of Universal Design?

Building features, fittings and products are used to increase usability and inclusivity of all people of all ages and abilities. Ramps are used at entrances instead of steps. Rooms and features are of a size and type usable by as many people as possible. Doors and hallways are wider to allow for mobility devices such as wheelchairs and walking frames. Installation of fittings which can be used by everyone: for example lever taps rather than screw taps, which are difficult for people with limited hand function. The same applies to lever-type door handles and rocker electrical switches. Incorporating these fittings during construction reduces the need for later retrofitting.

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Q: What is the benefit of Universal Design?

Building a house focussed on universal design allows the owners to grow old in their home, reducing the need for any costly home alterations or the need to relocate and thereby ensuring community ties are not broken over the owner's lifetime.

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Still got questions?



Get in touch with us to find out more.

info@nararaecovillage.com