

FAQs - Frequently Asked Questions

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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?

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: 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 membership options. Please read the next Question & Answer if this sparks your curiosity.

The process starts with inquiry, exploration, conversations and meeting as many of the members of the community as possible, before we get down to business:

1. We request you to attend 5 events, varying in nature including observing a 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 that we share the ownership of. We also encourage you to come to at least one social event too - its not all working bees and meetings around here! The 5 events can include an 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 a simple application form which asks you to affirm your intent to purchase a lot inside the Ecovillage and your commitment to contribute volunteer hours.

Once ratified by the board, we will send you the bank details and the receipt of your funds is the last piece of the puzzle. The minimum investment is \$30,000 (30,000 shares). 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 - you can pause or even change your mind on your journey at any point without financial penalty.

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

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

We are planning to expand the membership of the Narara Ecovillage to include those who won't own a lot in the village.

This membership option will suit tenants living on site, those who live near by, perhaps even organisations or entrepreneurs who would like to be connected to the village.

We haven't finalised the details of this membership 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 <http://neln.org.au/join-us/application-form/> 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.

You can also check out our 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 on the land.

Q: Are there volunteer, WWOOFing or HelpX opportunities?

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](#). Some of our owner-builder members are hosting volunteers to help them construct their homes. Get in touch with us via our website and we'll put you in touch with them.

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. It has a set of [N EV-Co-OpRules_April 2021.pdf](#) as well as a Disclosure Statement [NEV_DisclosureStatement_Nov2023.pdf](#) and the [2023 Narara Ecovillage Co-operative Ltd Financial statements \(signed\).pdf](#) 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 [NEV CMS rules only incl amendments Jan 2020.pdf](#) is the set of rules (or by-laws) 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?

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?

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?

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.

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 Pet 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?

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.

Car parking 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. Kerbside parking is not allowed.

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Land and housing options

Q: Are there any lots or houses available now?

Stage 1 (including 42 lots and 18 units) is sold out. That said, life happens and things change. It is entirely possible that a lot or a house will come up for private sale within stage 1. If you are keen, we recommend joining the Co-operative, as current members are the first to be informed of any private sale opportunities.

Stage 2 standard 550sqm lots - there are a few available. As with Stage 1, life happens and things change and sometimes lots are taken but then become available again. Current pricing for the remaining lots average between \$430,000 to \$480,000.

We do have 5 Special and 2 Reserved Lots and anticipate being able to take in another 10-12 new memberships. This is dependent on our Planning Proposal approval currently with council (May 2023). We hope our Planning Proposal will allow some of our larger lots to be subdivided into smaller lots. Current members who have placed their names on a Priority List will be able to express interest in the newly subdivided lots.

Q: How will the development be staged?

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 600 sqm. The infrastructure works were completed in 2017 and most of the houses have been built.

Stage 2 consists of 43 lots ranging in size from 550 to 900 sqm. A [draft concept plan](#) has been developed and a Development Application (DA) was submitted to Central Coast Council in early 2020 and our application has been approved. Civil infrastructure works have commenced and will likely be finished in the second quarter of 2023. The lot selection process has already commenced.

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. Until we have more flexibility regarding the planning rules by which we are bound, stage 3 is just ideas bubbling away in the background.

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. All designs must meet a minimum NatHERS 7 stars rating. In addition, the building standards score aspects such whether the building materials are sourced locally, their embodied carbon, water efficiencies and more.

The Building Standards are currently being reviewed in preparation for an update for all new homes (both in Stage 1 and Stage 2). It will likely see an increase in the minimum NatHERS star rating and other modifications.

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 the Building Standards consider livability or ageing in place?

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

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 very limited. We do currently have four tiny houses on site.

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. You may also be interested in the section on [Collaborative Living](#).

<https://www.legislation.nsw.gov.au/#/view/regulation/2005/486/part3/div2/subDiv3>

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)

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, or
- (c) the installation of a caravan or campervan on pastoral or agricultural land, so long as it is merely occupied seasonally by persons employed in pastoral or agricultural operations on the land, or
- (d) the installation of any moveable dwelling and associated structure on land for the purposes of accommodating a person who has been displaced because of a bush fire, but only if the moveable dwelling or associated structure is maintained in a healthy and safe condition and removed within 2 years after it is installed.

Q: What housing types are allowable in Stage 2?

At present, the land is zoned R2 which allows for a standard house and the option of a granny flat (up to 60sqm) to be built on a lot. There are some rules such as the number of kitchens, laundries etc that a standard house 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 set backs and more. At present we cannot have terrace housing or units.

The homes built in stage 1 show the array of workable solutions within these constraints (noting that the cluster units were approved 6 years ago under different planning rules that are no longer available).

Meanwhile there are changes afoot... the Central Coast Council LEP and DCP has been under consideration for a few years now. Whilst it still has not been formally gazetted, a draft version has been widely discussed and was accepted by the Council administrator in December 2020 so the final version should not be very different. In addition, the Narara Ecovillage Co-operative has lodged a Planning Proposal requesting further allowances.

As a guide only, you can expect the following options could be available:

- Dual Occupancy (allows two primary dwellings to be built on a single standard lot, each can be larger than 60sqm which is the limit for a granny flat)
- Boarding House (allows for many small self-contained units with shared living areas)
- Multi-dwelling houses (attached terrace houses) has been requested within the Planning Proposal for up to 10% of lots

This is detailed further in this useful document designed specifically for Collaborative Living: <https://files.nararaecovillage.com/index.php/s/YjbPCHttGScjTxQ>

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

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

We need to sell land to members of the Narara Ecovillage Co-operative 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).

A Valuation Report dated 30 June 2021 showed prices ranged from \$400,000 to \$490,000 for 550sqm lots and up to \$740,000 for the 950sqm plus lots.

As everyone is aware we are living through a fluctuating property market and our valuations for the Stage 2 lots are now about a year out of date. Consequently, the Board commissioned a new professional valuation report that values the lots as at 30 March 2022. The valuation reflects an average price increase of approximately 4.3% or \$20,000 per standard lots. The Board has therefore determined that the unsold standard lots will be priced between \$430,000 and \$500,000 with effect from 1 June 2022.

The larger Special lots are not currently for sale.

We hope our Planning Proposal will allow some of our large lots to be subdivided. If this is approved by Council, this will provide members the opportunity to buy a smaller lot. Other options to increase affordability are discussed under the section called Collaborative Living.

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

The Dots on Lots process has finalised for Stage 2!

It went a bit like this:

We invited all 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. But in the end, the Priority List number was the determining factor as to who would purchase which lot. Whilst not entirely co-operative in nature, it is the simplest and fairest solution and helps us 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). Once a dot is gold, a member with higher priority can no longer bump another off that lot. Gold dots can still move ... but only to a vacant lot.

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

As new lots become available (for example where 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 of the new lot that has become available and allow all members 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 is the final determining factor where the conversations don't find a resolution.

A member is placed on the Priority List on the date that 50,000 shares is purchased.

A member who has 30,000 shares can still purchase a property, however they will not have priority over a member with 50,000 shares.

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

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 started for stage 2 which includes 43 lots in total, however 3 lots are currently marked as reserved and not for sale.

Of the 40 lots available for sale, 5 of them are marked as special and are up to 990sqm in size. We aim to encourage alternative housing types on at least 1-2 of these lots and have formed a Special Lots working group.

We are waiting for our Planning Proposal to be approved by Council before we can apply to subdivide these lots.

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

Firstly, a deposit of \$20,000 is due on signing the lot sales contract. Members who hold 50,000 shares will not need to pay this amount, their extra 20,000 shares will be converted to a deposit on their chosen lot. Members who only hold 30,000 shares will need to pay the deposit.

From there, we ask members who can (who are not dependent on bank finance), to pay for their lot by way of instalments over the period of the civils infrastructure contract. This is the works to create the roads, lay the pipes, and establish the electricity network and NBN for the newly created lots. We use the instalments on the lots to help us fund the cost of the civils contract. The instalments for standard sized lots are \$65,000 paid 30 days after contract exchange, \$65,000 another 30 days later and \$65,000 another 30 days later again. This means \$215,000 is paid up front to the Co-op including the \$20,000 deposit. GST is also payable at the time of the first instalment. The balance is then payable on settlement.

Settlement will be within 1 month of the completion of the subdivision - that is when Land Registry Services officially creates the new lots and issues new Certificates of Title for them.

Please note that if someone is unable to pay for their lot by way of instalments, we will need to share our financing costs with that buyer, through a cost of interest on deferred instalments. Where a member defers their instalments, the full balance, less deposit, plus interest, is payable on settlement.

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Financial Matters

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

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 that will never be sold. 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?

Yes.

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

- Annual Co-op Member Contributions
- Annual Bushfire Levy

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 in the membership.

For the 2022/23 financial year, Narara 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 2023, the fees according to the 70/30 model are:

Adults on membership	Annual cost
1-person	\$2,814.00
2-person	\$3,356.40
3-person	\$3,898.80
4-person	\$4,441.20
5-person	\$4,983.60

A small number of memberships have chosen the stay as is option. Their contribution is calculated based on a flat rate per membership - currently \$3,245.04.

For more information on the 70/30 model and 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 levy is \$240).

It is payable each January, however a full rebate is available for members who undertook 6 hours of service to Bushfire Hazard Reduction Events in the prior calendar year

Community Association Levies:

The Community Association is a separate legal entity to the Co-op. 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 \$750 (charged quarterly) for the year ended 30 June 2023 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 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 significant volunteer support.

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

Annual Co-op Member Contributions have 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 are shared out per membership (allowing the savings offered for those choosing to share a block of land and/or house with others) and 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 this calculation method.

Please email accounts@nararaecovillage.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.

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 \$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. 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 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)?

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)

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 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.

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

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 in to replace you, the Board will seek to repurchase your shares within one week of the date of settlement of your lot.

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).

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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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 households (or individual people) in separate dwellings up to co-housing schemes involving multiple households in one or more buildings, both 'standard' lots of 550 m2 and on the various larger lots planned for Stage 2.

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 their ecological footprint, or just feeling that they do not require so much space at this stage in their lives. 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.

Q: What is Collaborative Living at Narara (CLaN)?

The Collaborative Living at Narara (CLaN) 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 Monday afternoons at 5.30 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 Dots on Lots sales process. The CLaN group has a discussion board, using the Slack app, and prospective members and interested parties can join via email invitation.

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 America, 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 CLaN 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>

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 then are 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.

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 de facto couples as the property will automatically pass to the other parties 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 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 than standard within the Australian context but are worth reading about as these ideas can be used with one of the above structures:

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

Q: What is the Large House project?

A group of CLaN members have commissioned a feasibility study on a specific large lot (Lot 91) from the architects Delisle Hunt Wood Pty Ltd. The architects have sketched several options, two of which (illustrated) are for large houses on cohousing principles. These designs use the primary plus secondary dwelling model, so should be allowable even under the present (Gosford 2013) regulations.



*Possible Large house on Lot 91: View from North-East
(from Delisle Hunt Wood Pty Ltd feasibility study)*

The design illustrated 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 show 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 CLaN 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.

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 if you own land within the Narara Ecovillage, then 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.

Whilst the costs of contributions to the Co-operative ([see Finance Section below](#)) are set on a per membership basis at present, we plan to amend the membership options to include alternative types of membership for those who don't plan to own a lot. This change is likely to see a variation to the above. For example, the monthly contributions may be split and say \$100 might be paid per membership (per lot) and \$50 might be paid per adult. Community engagement will take place before we settle on the amounts within the final proposal which will then go to the Community for their approval. We are seeking a fair and equitable spread of costs for all members.

Q: How can I find out more about Collaborative Living and CLaN?

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 \(CLaN\)](#)

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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 Co-op Federation <https://fed.coop/> The specific link to the manual page on our website is now: <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 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?

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.

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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 customers and suppliers 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 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. 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 councils 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 councils own water reticulation system. NEV Water is investigating the use of the villages dam water to supply an unmetered non potable water for use 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 a home that is 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 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.

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.

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.

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 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.

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