

Imagine Affordable Housing + Sustainable Communities!

I have often been asked;

- *How can we provide Affordable Housing? and Ensure our Communities grow in a Sustainable way?*

Both questions are inexorably linked and like most information is readily available.

Creating affordable housing is critical for communities to sustain themselves by providing for future generations. There are a number of related issues to examine.

1. *First*, let's consider '*Sprawl*'.

Australia no longer has to look to the USA for amazing examples of what *sprawl* is and the consequent results. (Andres Dauneay, 2000) NSW South Coast has its own examples, such as Shellharbour and Campbelltown. The commonly held views about '*sprawl*' are:

- **Poor use of infrastructure.** Which is the cost to build roads, supply sufficient electricity, sewer, telecommunication, water, garbage collection and mail. Secondary Infrastructure (not calculated), includes school bus collection routes, time/cost to travel to work, school, shops, social 'disconnection' etc. Primary infrastructure costs are based upon the 'nexus' between 'residential density' (dwellings per hectare) and the cost of providing infrastructure to each home. In theory, the higher the residential density (more homes per hectare), the lower the infrastructure/land costs and lower council rates. Therefore, higher density creates cheaper land and council rates, per dwelling.

- **Poor use of land + lack of Housing Choice.** Today, single residential home subdivision density is legislated at 15 dwellings per hectare, minimum. This includes 'reasonable' allowance for roads, footpaths and 'open recreation space'. The fact remains, many Australians continue to want their own home, back yard...their 'Australian Dream'? If you simply vote to '*stop sprawl*' in your community, you simply pass the demand on to someone else! (NIMBY'ism!)

However, the solution is to **slow down** the consumption of land used for 'Sprawling' subdivisions and create alternatives for the rest of the community who no longer wish to live in this form of housing.

Consider: 2001-6 Statistics for Gerringong/Gerroa + Werri Beach: Average home occupancy less than 2.6 people! Some 65% only require a two bedroom home. The population is almost static at 3,949. Retirees moving into the area are almost matching our teenager who are leaving, but we are getting older! (KMC 2006 Population Profile)

Building 'smaller homes' will save money! But how? where? and will it be 'affordable'?

2. **Consider: 'Affordable Living'** Housing statistics miss the cost of living affordably!

NSW and local Government created **Energy Smart and BASIX**. However, the real question is who is this saving money for? Does it create 'affordable housing'?

- **Water Harvesting** -By installing your own water storage tank enables you to be more self sufficient during droughts. The anticipated savings are about \$100-200 per year, for an average investment of about \$2,500-\$4,000.
- **Energy Smart-Design.** By designing you home to 3.5 or 4 Star + Energy Smart North facing, with insulation, tiles on concrete floors in living areas you will lower your need for summer cooling and winter heating. Your anticipated savings are around \$250-\$350 per year. Initial investment: \$2,500-\$4,500.

- **Energy Smart-Power.** By only using 3.5 or 4 Star + electrical appliances and light fittings you will save around \$200-\$300 per year for an initial investment of \$2,000- \$3,000 for all your appliances and ‘fluorescent light fittings’.(don’t even think about inverter drive ducted Air conditioning, minimum cost: \$10,000!)
- **Photo Voltaic (PV).** Whilst absolutely brilliant at halting Green house Gas emissions created by coal fired turbines, assuming you are eligible for the \$8,000 government rebate, a ‘reasonable’ system will still cost you \$8-12,000. Annual saving \$300-350 over 30 years! Not really an **affordability** option!

3. Consider: **Car Dependency vs. Walkable Communities.**

An **unavoidable** cost of living in conventional *sprawl* is **car dependency!** If you need to get a litre of milk (\$2.10) from the local corner shop, you will need to get in your car to drive there and pay \$1.20+ per litre in fuel also! To travel to work or shops requires you to get into your car and drive there. Why? Because, it is **too far to walk!**

However, **imagine not having to own a second car! or at all.** What would this save?

A \$15,000 car (Suzuki Swift/Ford Fiesta/Holden Barina), cost is around \$9,500 p/a! (\$180 per week). Mid-sized family Holden or Ford costing \$30,000, costs over \$15,000 p/a!

Conventional Subdivision-‘*sprawl*’ relegates a couple/family to own two cars! Then invest time (\$?) in travelling to anywhere for everything (including a liter of milk!). This excludes owning a lawn mower, gardening tools, power edger, blower + fuel (\$?)

If instead, you lived ‘in town’ and you could walk to work (or work from home!) shop at the local corner store/supermarket, kids walk to school and have access to either bus or train for major commutes, you could spend the savings from not owning a second car on an apartment mortgage or retire early. Now we are talking affordable housing & living!

4. Consider: **Economics of Residential Development.**

Land cost is a significant portion of a ‘residence’ and the result of the density of dwellings per hectare and developer financed infrastructure, then ongoing council rates.

- At Elambra Estate a residential block costs between \$230-\$260,000. A 3 bedroom project home including BASIX, driveway and fences is around \$300-\$400,000. Total costs \$530-660,000. Is this ‘affordable housing’? Plus two cars? & garden equipment?
- Land for a suburban medium density/townhouse is around \$150,000 + per unit site. Unit cost to build is \$250-300,000 , selling for \$500-\$550,000. Is this ‘affordable housing’? Plus two cars?
- Consider a Live-Work apartment ‘in-town’, with communal car parking, land costs per unit at \$100,000 or less depending upon ‘density’. Unit costs around \$250-300,000, selling between \$420-\$480,000, one car and maybe a ‘Vespa’. Is this affordable housing? Well it certainly is **more** affordable! With walkability

5. Key issues to creating **Affordable Housing + Sustainable Communities.**

- **Encourage** housing choices which restricts the need to live a ‘car dependant’ lifestyle.
- **Encourage** housing options with home based business for at least one of the two couples. EG. Warri Beach and Gerringong, have a combined population of over 3,000 and include as many as 200 home based businesses! Unfortunately, current housing choices confine these small home businesses to a car dependant lifestyle.
- **Accept** affordable housing requires increased ‘in town’ density to enable land values to be lower than ‘out of town’ conventional subdivision ‘sprawl’ options.

- **Encourage** car independence, **create** walkable, live/work community town centre's, and **imagine** Urban Villages, community piazzas, campo's and shared urban space.

Creating Sustainable Communities

Providing high quality 'in town' apartment living, creates alternatives for our empty nesters to enable them to relinquish their 'family homes' as stock for younger migrating families.

To do so we must create not only affordable housing, but affordable + quality living which should include high quality urban lifestyles, equal or better and safer than Sydney.

Our teenage children continually leave our community after Year 12 or sooner, to live and work in Sydney/Wollongong. They need to be attracted back as our 'future generations'.

If we do not encourage the migration return of our youth, then our communities will increasingly become older 'retirement dormitories', which are not sustainable.

Or, become a tourist destination retreat for Sydney's wealthy elite, called 'gentrification'.

European examples of sustainable communities and Urban Villages have 4 storey+ basement car parking 'in-town' mixed use, live/work apartments and high quality urban spaces and parks. These Sustainable villages, include 'sprawl' as a 'lifestyle' option.

The key words are lifestyle options and must include car independence + walkability.

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