## Area Assistance Scheme Regional Project Grants 1993/94

Project Name	Sponsoring Grant Organisation (\$		Project Description
Language Skills and the High School	SOSS - Learning Difficulties Support Group	8,764	Develop an inservice package for speech pathologists to present to high school teachers for identification of year 7-9 students with mild to moderate language delay/disorder.

## Area Assistance Scheme Regional Project Grants 1992/93

Project Name	Sponsoring Organisation	Grant (\$)	Project Description
Community Information on Line	Richmond-Tweed Regional Library	19,710	Transfer and merge Library's four existing community information directories to the mainframe computer to create a sub-regional on-line community data base via OPAC terminals. Covers Lismore, Byron, Ballina and Tweed Libraries.
Over 50's Resource Enhancement	Lismore over 50's Learning Centre	2,359	Equipment to enable members to take part. Members from Lismore, Byron, Casino and Kyogle LGAs.
Communication, Birth to Five	Goonellabah Pre- school	8,768	Development of teacher/carer/parent training to promote language development in children. Package will be available to all North Coast.
Child Development	Jarjum Centre Inc.	3,000	Outdoor equipment for pre-school for Aboriginal children from Lismore, Ballina and Byron LGAs.

## Area Assistance Scheme Local Area Project Grants 1993/94

Project Name	Sponsoring Organisation	Grant (\$)	Project Description	
Books will Bridge the Gap	Rosebank Community Preschool	800	Extend children's library and establish a parents library.	
Clunes Playground Equipment	Clunes Community Playgroup	1,609	To purchase equipment needed to provide a comprehensive upgrading of current facilities.	
Gymnastic Fantastic	Nimbin Acrobatics and Gymnastics Club	5,000	Provide basic safety equipment and provide additional gymnastic equipment.	
Black Panther Basketball	Black Panthers Sports Aboriginal Corporation	5,000	Provide match fees for the Black Panther Basketball season during 1994.	
Clunes Sporting Groups	Clunes Coronation Hall Incorporated	2,900	Provide equipment for sporting groups.	
Wade Park Development	Wade Park Committee Incorporated	12,000	Provision of Playground Equipment	
Toy Library Outreach	Lismore neighbourhood Centre	16,938	Provide quality toys and equipment at minimal cost.	
Transport Service Subsidy	Northern Rivers Community Transport	4,517	Provide subsidised transport to non-HACC serviced disadvantaged people.	

## Appendix 2

# Area Assistance Funding for Regional Projects

## Area Assistance Scheme Regional Project Grants 1991/92

Project NameSponsoring OrganisationGrant (\$)Project DescriptionNorthern RiversNorthern Rivers8,483Provision of Transport information/timetable for the region				
		information/timetable for all transport in		
Regional Cultural Information Pamphlets	Northern Rivers Regional Arts Assoc. Inc.	9,450	Compile, publish and distribute a series of 10 low cost basic information pamphlets listing cultural resources of the region.	
Rural Men's Project	Northern Rivers Men's Network	16,000	Employment on contract of a project officer to run groups each week for 10 months and train local facilitators to continue project to provide support and personal development for groups of men in crisis.	
Office Equipment	Richmond/Tweed Regional Council for Social Development	3,280	Purchase of a computer to allow Regional Council to more effectively carry out liaison/networking function and to develop data base for project work.	
Management Training	Richmond/Tweed Regional Council for Social Development.	3,478	Employment of a coordinator/trainer to run a series of workshops to provide management training for community based groups.	

Renovation and repairs for Nimbin Hall.	Nimbin School of Arts Incorporated.	16,000	Re-stump main hall, repair kitchen, repair and paint street front, develop office area to allow for greater use of the hall by the community.
Goods for the Garrett	Lismore and district Youth Service Inc.	7,073	Provide clothes washing facilities for homeless/disadvantaged youth, plus pool table, chairs, etc., for centre and computer for administration.
Examination Lamps	Lismore Family Planning	1,120	Heat free lamps for gynaecological examinations.
Diagnostic Equipment	Lismore Family Planning	4,930	Microscope and equipment essential in providing quick diagnosis of sexually transmitted diseases.

## Area Assistance Scheme Local Area Project Grants 1992/93

Project Name	Sponsoring Organisation	Grant (\$)	Project Description	
Care-ring Enhancement	Care-ring Children's Centre Incorporated	4,000	Renovation and enlargement of kitchen, toilet and yard to allow for greater numbers of children.	
The Channon Children's Centre	The Channon Children's Centre Incorporated	17,000	Contribution to build Pre-school.	
Therapeutic Work for Women	Lismore and District Women's Health Centre	5,041	Therapeutic group for women who have been sexually assaulted as children.	
Goonellabah Tiny Tots Playground	Lismore City Council	13,000	To construct tiny tots playground as part of an overall passive recreation area in Goonellabah.	
Crossroads	Lismore Soup Kitchen	5,000	Equipment for soup kitchen and youth drop-in centre.	
Transport Service Subsidy	Northern Rivers Community Transportation	4,517	Subsidy to assist non-HACC transport for disadvantaged.	
Creative Early Childhood Project	Lismore Family Support Service	5,707	Activities program for disadvantaged 2-6 year old children.	

## Appendix 1.

# Area Assistance Funding for Lismore LGA Projects

## Area Assistance Scheme Local area Project Grants 1991/92

Project Name	Sponsoring Organisation	Grant (\$)	Project Description		
Re-roofing	Rosebank Community Hall	5,200	To replace leaking and rusted roof. This will also improve catchment for water tanks. Isolated community uses hall as focal point.		
Re-wiring	Rosebank Community Hall	800	To replace out-dated sub-standard potentially lethal colour faded electrical wiring.		
Lismore Vacation Care	Lismore Neighbourhood Centre	7,000	Vacation care must relocate and this project will assist with these costs plus additional administrative and children's equipment and provision of weatherproof awning for outdoor play.		
Magpie Centre - Administrative	Goonellabah Community and Youth Centre	4,161	Basic office and childcare equipment not provided for In original funding. Centre caters for black and white community, thus name.		
Homework Haven	Goonellabah Community and Youth Centre	2,778	Assistance to establish homework centre.		
Magpie Sewing Group	Goonellabah Community and Youth Centre	2,061	Purchase of sewing machines to provide sewing program as catalyst for skills training and community involvement.		
Clunes Preschool Building	Clunes Community Preschool Association Incorporated.	15,000	This will provide balance to funds raised by community to build new Preschool. Preschool currently operating in sub-standard condition in hall and will be able to operate 5 days per week.		
Artwise	Artwise - Growth through Art Incorporated.	5,000	Equipment and materials to enable intellectually disabled people to increase their skills and talents. Service already established and operating.		
Equipment for Lismore Regional Art Gallery	Friends of the Gallery.	15,000	Equipment necessary for the display, conservation and storage of the City's permanent collection in new premises.		
Music Networking	North Coast Music Industry Association.	6,795	Employment of a consultant to set up network of locally managed music clubs. Help with employment opportunities and provide alcohol free entertainment for young people.		

#### Family Structure

Data from the 1991 census indicates that 51.1% of families are composed of couples with dependent offspring. Couples without dependent offspring constitute 33% of families in the area.

#### Nature of Occupancy

Data from the 1991 census indicates a higher level of home ownership (55%) in this area compared to the trend for Lismore as a whole (42.1%), and much higher than for the State (38.9%).

#### Household Income

A high percentage of residents in the area (48%) earn under \$20,000 p.a. This compares with Lismore (36%) and the State (27%).

## 5.10 South-east Lismore

#### Population

The 1991 census indicated that there were 2,019 people living in the South-east area. This is an increase of 351 people since the 1986 census and represents a population increase of 21% for the five year period 1986-1991, an approximate annual rate of growth of 4.2%. The small population base has the effect of making the growth percentages appear to be large.

#### Age Structure

Census data indicates that 21% of people are within the 40-54 year age group. This is a higher concentration of people of this age than for Lismore as a whole. A correspondingly high level (21%) of people are in the age range of 10-19 years. This data indicates that the South-east Lismore population is one which is moving out of the child bearing stage into middle years, with dependent teenage children.

#### Family Structure

According to the 1991 census 45% of families consist of couples with dependent children. Of these families, 25.7% have dependent offspring.

### 5.11 South-west Lismore

#### Population

The 1991 census indicates that there were 1,660 people living in the South-west area. This is an increase of 175 people since the 1986 census and represents a population increase of 11.7% for the five year period 1986-91, an approximate annual increase of 2.3%.

#### Age Structure

Approximately one third (33.2%) of the population of South-west Lismore are under the age of 19 years. with approximately another third (31.2%) between the ages of 20 and 39 years. There are no schools or preschools in this area and children feed into facilities provided in Casino and the main urban centre of Lismore.

#### Household Income

A high proportion of families in the area receive less than \$16,000 p.a. The Lismore LGA generally has a high level of unemployment and

#### 5.9 East Lismore

#### Population

The 1991 census indicates that there are 5,997 people living in East Lismore. This is an increase of 384 people since the 1986 census and represents a population increase of 6.8% over the five year period 1986-91, or an approximate annual increase of 1.4%. Whilst the population changes have been less dramatic in East Lismore than elsewhere in the LGA, East Lismore's population still represents 14.5% of the total Lismore population.

#### Family Structure

Couples without dependent offspring comprise 40.8% of the families of East Lismore while there are 40.2% of families comprising couples with dependent offspring. Single parent families are higher in East Lismore (10.3%) than elsewhere in Lismore (8.2%).

#### Nature of Occupancy

The 1986 census suggests that East Lismore has a very high proportion of owner occupancy with 70.9% of households indicating that they either owned or were purchasing their home.

Approximately 26.3% of households were renting at the time of the 1986 census. Less than 2% of households rented from the Department of Housing whilst almost 23% of households rented privately. A few households (1.5%) rented from other government agencies.

#### Household Income

East Lismore has the third highest household income levels of the Lismore Urban area. Over 22% of household incomes exceeded \$32,000, however there is a very large percentage of households (30.3%) on low incomes of less than \$15,000 p.a. The large number of elderly people on pensions and students on low incomes account for the 30% of households on low incomes.

#### Nature of Occupancy

The 1986 census data indicated that there exists a higher than average level of home ownership in the area (48.3%). This compares with 42.7% for the whole of the Lismore LGA and 38% for the State. People renting their accommodation constituted 15.3% of the population of the area which could reflect the limited availability of rental housing in the area.

#### Household Income

The majority of households fell within the lower income range of \$9,000 to \$22,000. This is consistent with the high numbers of workers involved in agricultural pursuits. This group may be asset rich in terms of home, land ownership and equipment, but poor in terms of income derived from agricultural production. Impact on household income levels would also be felt by those on fixed incomes and social security benefits.

#### 5.8 North-west Lismore

#### Population

The 1991 census indicated that there were 1,979 people living in this area. This is an increase of 440 people since the 1986 census. This represents an growth rate of 28.6% for the five year period 1986-1991 or approximately 5.7% p.a.

#### Age Structure

The district has a predominantly young population aged under 19 years. It also has a large population in their primary child bearing years (20-39 years). There are comparatively fewer people aged 65 years and over living in the district compared to the whole of the Lismore LGA.

#### Family Structure

According to the 1991 census, 46% of all families in the study area are couples with dependent offspring, with 13.5% being one parent families.

#### Nature of Occupancy

The 1986 census suggests that the district has a very high proportion of owner occupancy with 76.7% of residents indicating that they either owned or were purchasing their home. Only 15.5% of residents were tenting at the time of the 1986 census. There is no public rental housing in the Clunes and Eltham districts and only two such dwellings in the Bexhill area.

#### Household Income

The household income levels for Clunes, Bexhill and Eltham fell generally in the middle income range (\$16,000 to \$35,000) with fewer households on low incomes compared to the Lismore Local Government Area as a whole. Both Bexhill and Eltham had over 20% of households with incomes in excess of \$35,000 p.a.

### 5.7 Dunoon-Modanville and District

#### Population

The 1991 census indicated that this area had a population of 1,860 people, 212 more than in 1986. This represented a population increase over the five years of 12.9% or an approximate annual increase of 2.6% p.a.

#### Age Structure

The district has a large percentage (30%) of its population in the 20-39 year age bracket. This is significant in that these are the main child bearing years and this will impact on the provision of early childhood facilities and services. The profile also reflects a comparatively high concentration (17.7%) of people in the 40-54 year age bracket and 11.2% of children aged 5-9 years. Overall, 38.3% of people are under the age of 19 years which is higher than the average for Lismore as a whole (34.2%).

#### Family Structure

Data from the 1986 census indicates that 51% of families are composed of couples with dependent offspring. This group is followed by 28% of families who are couples without dependent offspring.

#### Household Income

This area has the highest unemployment rate (34.4%) and the lowest income levels of any area in the LGA. Almost half (49.6%) of the population had income of less than \$15,000 p.a.

#### 5.6 Clunes, Eltham, Bexhill and Districts

#### Population

The 1991 census indicated that there were 1,200 people living in the Clunes sub-area. This was an increase of 198 people since the 1986 census and represents a population increase of 19.7% for the five year period 1986-91, an annual growth rate of approximately 3.9%.

There were 423 people living in Eltham sub-area at the time of the 1991 census, representing 26.3% increase for the intercensal [period. The annual growth rate for Eltham (5.3%) was more than double the annual growth rate for Lismore as a whole.

According to the 1991 census there were 435 people living in Bexhill. This represented a population increase of 19.2% between 1986 and 1991 or an approximate annual growth rate of 2.4%.

#### Age Structure

The district has a predominantly young population with over one third of the population aged under 19 years. It also has a large population in their primary child bearing years who are aged between 20 and 39 years. There are comparatively fewer people aged 65 years and over living in the district compared to the Lismore LGA.

#### Family Structure

According to the 1986 census, 55% of all families in Clunes are couples with dependent offspring with few group or lone parent households. Sole parent families are fewer (6.7%) than elsewhere in Lismore.

In Bexhill, 50% of all families comprised couples with dependent offspring, while 43.3% of all families in Eltham comprised couples with dependent offspring.

A number of sources suggest that this is not an accurate estimate of the population on Nimbin. For example a study by the Nimbin Neighbourhood Centre indicates that the population is around 2,300 people, while the Department of Health estimates that the catchment population for the Nimbin District Hospital is at least 2,500. The local practitioners advise that their practice population is around 6,500 of whom 4,310 can be identified as coming from the Nimbin district.

It is clear that many people who reside in surrounding shires, Kyogle and Tweed in particular, regard Nimbin as the focus of the business and other activities and regularly use the services and facilities located there. The Department of Health estimates that this number is at least 200 people and therefore it would not be unreasonable to suggest that the population of the Nimbin area is at least 2,894 people.

#### Age Structure

The Nimbin District has a predominantly young population with over one third (35.6%) of the population aged under 19 years. There is also a large proportion of the population aged between 20-39 years (33.4%) which is a significant factor in the planning of services and facilities as this group is in their primary child-bearing years. It is not surprising that children under 4 years of age constitute almost 10% of the Nimbin population. Only 7.4% of Nimbin's population were aged 65 years or older, compared to the Lismore area as a whole with 11.3% aged 65 years or more.

#### Family Structure

According to the 1986 census, couples with dependent offspring comprise 53.4% of the families in the Nimbin district, whilst couples without offspring comprise 30.3% of the families.

#### Nature of Occupancy

The Nimbin district has a high proportion of owner occupancy with 69.3% of the population owning or purchasing their own home. In comparison, the State has 67.8% of the population who own or are purchasing their own home.

#### Population

The population of the Lismore Heights area from the 1991 census is 3,227 people (7.9% of the Lismore population.

#### Age Structure

The area has a lower proportion (11.3%) of young children (0-9 years of age) than for the whole of Lismore (16%). However there is a slightly higher than average number of young people (14.4% compared to 9.7%) aged between 15 and 19 years of age which may relate to the large number of students moving into the area. The area also has a high proportion of people over the age of 50 years than is indicated by the census for the whole of Lismore.

#### Family Structure

The area has a high percentage of single person households, and has the highest proportion of couples without children (42.0%) of any area within the Lismore LGA. The age statistics indicate that this might suggest a lot of older couples whose children are no longer living at home.

#### Nature of Household Occupancy

The area has a high percentage of households (73.0%) that own or are purchasing their homes. A number of families (7.9%) live in dwellings owned by the Department of Housing.

#### Household Income

Only 24.1% of households are earning below \$16,000 while 32.4% are earning above \$35,000.

#### 5.5 Nimbin and Districts

The 1991 census indicated that there were 2,694 people living in the Nimbin area. This represents an increase of 391 people since the 1986 census. This represents a 16.9% increase in the five years 1986-91, roughly equivalent to an annual growth rate of 3.4%. By comparison, the intercensal growth rate for the whole of Lismore was 11.8% or 2.4% per annum.

Goonellabah has the largest proportion of primary school children (17.4%) in the Lismore Local Government Area. Not surprisingly there are comparatively fewer people who are aged 65 years or older.

#### Family Structure

The predominant family structure in Goonellabah is the traditional 'nuclear' family. Couples with or without dependent offspring make up 81.7% of all families in the area. Single parent households are fewer than generally found in Lismore.

#### Nature of Household Occupancy

The Goonellabah area has a high proportion of owner occupancy with 69.2% of people in Goonellabah owning or purchasing their homes. In comparison, New South Wales has 67.8% of the population who own or are purchasing their home.

The 953 Department of Housing homes represent approximately 73% of all Government owned homes in Lismore and is therefore the highest concentration of public housing in the Lismore LGA.

#### Household Income

The 1991 census calculated 'household income' based on the combined income of all employed adults in a given household. The data indicates that Goonellabah has the highest household income levels in the Lismore LGA. Over 33% of household incomes exceeded \$35,000.

#### 5.4 Lismore Heights

This area is defined as the area North of the Bruxner Highway.

The Heights area has witnessed reasonably dramatic growth, significantly, many new households are flats or duplexes (need for open space etc more critical.)

#### Nature of Household Occupancy

The nature of household occupancy in North and South Lismore generally accords with the trend for the whole of Lismore and for the State. However there is a considerable difference in Central Lismore where the number of people renting is significantly higher. This may reflect the generally low income levels in the area.

#### Household Income

The number of people in Central Lismore who are on very low incomes (i.e. less than \$12,000 p.a.) is significantly greater than for the whole of Lismore and is twice the percentage of people on this income in the State as a whole.

#### 5.3 Goonellabah

Goonellabah is located 5.5 kilometres east of Lismore Central Business District. It is defined as that area of land extending east along the ridge from the intersection of High Street with Bruxner Highway to Holland Street.

Goonellabah is the largest and fastest growing of Lismore's sub areas and the largest urban centre in the region. Significantly, this growth is expected to continue for a number of years.

#### Population

The 1991 census indicated that there were 8,657 people living in the Goonellabah area. This was an increase of 1626 since the 1986 census, and represents a population increase over the five years of 23.1%, roughly equating to an annual growth rate of 4.6%. In comparison, the population increase for the whole of Lismore was 11.4% or 2.3% per annum in the same period.

#### Age Structure

The Goonellabah area has a very young population with 34.3% of the population under 19 years of age. It also has a very large population (aged 20-39 years) (29.3%) in their primary child bearing years which is a significant factor in respect of the provision of appropriate community facilities and services.

The population of South Lismore was 3,147. This was an increase of 140 people since the 1986 census for the same area, which represents and increase of approximately 4.6% for the five year period 1986-91.

There were 4,600 people resident in Central Lismore at the time of the 1991 census, 47 fewer than in 1986. This represents a decrease of 1% for the five year period 1986-91.

#### Age Structure

North Lismore has a high percentage of its population in the 15-19 year age group. This figure has been inflated by the presence of the Woodlawn College population (approximately 400 people) in the catchment area. The population in the 40+ year age group is significantly lower than in South or Central Lismore, but is not out of line with the trend for the State as a whole.

In South Lismore, 31.5% of the population is in the 20-39 year age bracket. This is significant in that people in this age group represent the major child bearing population. This may have significant impacts on the provision of early childhood services.

Those people over 55 years of age represent 23.7% of the Central Lismore population. This area is well established. The low household occupancy rate may indicate single householders which may include a significant number of aged pensioners.

#### Family Structure

Couples with dependent offspring constitute 27% of families in North Lismore. Couples without dependent offspring constituted 20.8% of households and 14.8% are sole parents.

The 1991 census indicates that 36.8% of all families in the South Lismore area are couples with dependent offspring, with 28.1% of families not having dependent offspring.

According to the 1991 census, 30% of families in Central Lismore consist of couples without dependent offspring. Two parent families with dependent offspring constitute 29.9% of households and 15.6% are sole parents.

## 5. Lismore by Sub-Area

#### 5.1 Background

In order to more closely examine the LGA, the urban area will be considered under the following sub-areas:

- North, South and Central Lismore;
- Goonellabah;
- Lismore Heights;
- Nimbin and Districts;
- Clunes, Eltham, Bexhill and District;
- . Dunoon-Modanville and District;
- . North-west Lismore District;
- . East Lismore District;
- . South-east Lismore District; and,
- . South-west Lismore District.

These districts are the same as those used in the Development of the Lismore Section 94 plans. Only a limited amount of information will be included in this profile in relation to each of the areas. Some of the Section 94 plans were written prior to the 1991 census data being available. As such, some of the following information will be based on 1986 census data and some on preliminary 1991 census data. This will be indicated for each area.

Further information can be gained from the Section 94 plans which area available for each area. They can be purchased from Lismore City Council for \$5.00 each.

#### 5.2 North, South and Central Lismore

This area includes the Central Business District in addition to residential areas primarily North of Ballina Road. Much of the area is adversely affected by flooding.

The community is relatively stable, with many residents having lived in the area for over ten years. This has led to a sense of community which, along with cheaper rental prices, is attractive to a rising number of single parents, pensioners and students.

Through traffic is considerable and of concern in a residential area.

#### Population

The 1991 census indicates that there was a population of 1,366 people in North Lismore. This was a decrease of 28 people, a decline of approximately 2%, since the 1986 census for the same area.

#### 4.6 Youth Facilities and Services

#### Housing:

- . Need for medium and long term supported accommodation for young people;
- . Low cost housing initiatives for all target groups are needed.

#### Access:

- . Need for transport to recreational and sporting venues, CES etc;
- . Poor public transport from Goonellabah to Lismore, and rural areas to Lismore;
- . The Garrett and youth refuge inaccessible to youth with disabilities;
- . Drug and alcohol workers are needed;
- . Existing services inadequately funded, restricted in hours etc.

#### Disabilities:

- . Need for services when youth leave school: recreation; employment; support; respite;
- . Support for families of youth with disabilities;
- . Need for peer support and respite care for younger people with disabilities.

#### Other:

- . Innovative education for disadvantaged youth;
- . Preventative workshops on self esteem;
- . Support for youth with emotional disturbances;
- . Support for gay and lesbian youth;
- . Preventative work/reconciliation for families and youth with problems;
- . Support and special programs for young women;
- Development of evaluation tools for innovative/preventative work;
- No purpose built youth centres, few appropriate buildings, limited recreational facilities (eg. bike tracks, skateboard ramps).

#### Priorities:

- . Leisure activities, support worker for youth with disabilities after leaving school;
- . Upgrade of existing youth services eg. physical access and equipment;
- Additional youth worker to develop innovative programs, coordination etc;
- Preventative programs: family therapy, reconciliation, parenting groups, healing families.

Information/Promotion:

- . Collaborative marketing for locals and tourists on performances, exhibits etc;
- . Need to meet, network, share resources, ideas.

#### Other:

- . Ongoing activities eg. for youth needed;
- . Audience development required;
- . Workshops and activity focus for rural dwellers needed;
- . Emergency and regular transport and accommodation following performances for rural dwellers is needed.

#### **Priorities:**

- . Programming, information sharing, collaborative marketing from a central location;
- . Employment of specialists;
- . Purpose built facilities for performances, cultural exchange, education, awareness etc;
- . Conservation, restoration and collection of heritage;

#### 4.5 Recreation, Leisure and Sport

Passive Recreation:

- . There is a need for passive recreational facilities (parks with trees for walking, playgrounds etc.) in the urban area and Nimbin;
- Lack of bike paths;
- . Need increased opportunity for non competitive active pursuits (particularly for the ageing);
- . Need for swimming pool in Goonellabah.

#### Sport:

- . Lack of playing fields and facilities in some rural areas;
- . In urban areas, wet weather often means there is limitations to playing field use;
- . Some grounds lack facilities such as change rooms, toilets, club rooms.

#### Other:

- . Gap in many activities for youth over school holidays;
- . Need for increased transport, particularly for the ageing, frail aged, people with disabilities and rurally isolated to recreation, leisure and sporting facilities;
- Lack of multi purpose facilities;
- . Lack of publicity about available facilities, activities.

- . Advocacy services for mental health sufferers inadequate;
- . Health services for youth with mental disorders needed.

Aboriginal People:

- . Dental care services needed;
- . Programs to address domestic violence.

#### Other:

- . Range of housing needed: low income, mental health sufferers;
- . Education of real estate agents regarding needs/rights of low income persons, single parents;
- . Social isolation exacerbated by lack of public transport;
- Inadequate funding for outreach work;
- . Funding for small community health and support groups;
- . Financial assistance to funded groups to support their provision of a free service;
- . Increased ante natal and pre natal care needed;
- . Drop in adolescent health centre (no appointments necessary) needed;
- . Support for released offenders and families.

#### Priorities:

- Crisis and general counselling;
- Specific services for people with specific health needs;
- Financial assistance to established groups to support free/affordable services;
  - Preventative education.

## 4.4 Cultural Facilities and Activities

Venues/Resources:

- . Lack purpose built centres for music, theatre, dance, exhibits etc;
- . Venues need to be wheelchair accessible;
- Venues need hearing loops;
- . Youth arts development officer needed;
- . Restoration, conservation and archiving of records, art work, history etc needed;
- . Computerisation facilities needed;
- . Temperature control for art, historical records required;
- . Specialist researchers needed.

Other:

- Family Support Services are inadequate given the large number of single parent families in the local government area, funding is insufficient to service outlying villages;
- Need for employment initiatives and economic development at the local level;
- Need for more low cost housing, tenancy advice;
- Need for increased respite care for people with disabilities, the frail aged.

#### **Priorities:**

- Improved transport;
- Opportunities for community exchange/empowerment;
- Planning, coordination, information;
- Housing initiatives.

### 4.3 Community Health

Counselling/Support:

- Specific services for people with specific health needs and chronic health sufferers eg ME;
- Inadequate crisis and general counselling services;
- . Services for sexual assault victims, domestic violence victims and women with post natal depression;
- . Services for mature aged unemployed adults;
- Support services for men;
- . Programs to address low self esteem especially for women.

Education/Information:

- . Community and health awareness regarding chronic health problems;
- . Information on health services and how to access them;
- . Information on preventative health services for both the community and health practitioners;
- . Information and translation services for people from non English speaking backgrounds.

#### Ageing/Disability:

- . Lack of equipment available eg. wheelchairs;
- . Respite care for carers inadequate;
- . Inadequate home help;
- . Lack of seating in shopping area, and shops;
- . Poor physical access to facilities and services;

At the consultation, funding for services and facilities for children 0 to 6 years was identified as a priority.

Priorities for this group were:

- . Upgrading transport;
- . Upgrading existing services (numbers of places, resources for networking etc);
- Access to information and resources to geographically and socially isolated and disadvantaged families, and support for parents;
- Support and information to service providers and parents;
- Access for aboriginal children, parents, and extended families to children's services; services must be culturally aware;
- Access to a range of suitable and affordable services for children with disabilities.

#### 4.2 Community Development

#### Access:

- Increased public and community transport needed especially for poor, youth, people with disabilities and ageing;
- Access issues for the ageing, people with disabilities and mothers with young children in the Lismore Central Business District;
- Office accommodation and meeting rooms for many groups/organisations is expensive, often inaccessible and lacks security of tenure;
- Need core of basic infrastructure eg. parks, public toilets, showers, laundries, meeting places, new settlers need opportunity to participate;
- Services need to be affordable;
- Services need expertise in working with Koori community, more consultation;
- People from Non English Speaking backgrounds require interpreters, information, resources.

Community involvement:

- Information needed about services, resources, rights, along with information exchange and opportunity to participate in planning and management of services;
- Coordination to achieve full utilisation of existing resources.
- Community groups reliance on volunteers, constrains ability to adequately address needs.

## 4 Identified needs of the Lismore Area

Each year, as part of the Area Assistance Scheme funding program, a series of public consultation meetings are held. A significant part of each meeting is used to identify services and facilities which the communities believes are needed and are inadequate or are not provided at that time. The following identified needs, resulting from these meetings, have been listed under Priority Category areas as defined by the Area Assistance Scheme. Specific projects requiring funding have not been identified.

## 4.1 Children's Services and Facilities

Pre schools, Long Day Care, Occasional Care:

- Demand for pre school places for 3 year olds exceeds places available;
- . Demand for Long Day Care has exceeded the available places for the past four years;
- Insufficient places available for those children not seen as a priority by funding bodies, ie. children of non working parents;
- There are insufficient occasional care places available;
- There is inadequate resources for service providers to gain information, professional support and network to share ideas etc;
- There is a need to look at innovative or multi-purpose models of service provision in rural areas.

## Before and After School Care, Vacation Care:

- . Children in rural areas have no access to After School Hours Care;
- . Centre is unable to cater for children with disabilities, given inadequate staffing;
- . Vacation Care programs are located in Lismore, limiting access for rural children.

#### Other:

- . There is a need for overnight/weekend respite care for younger people with disabilities;
- Playgroups are often located in unsuitable premises;
- There are few children's playgrounds located in areas such as Goonellabah where there are high concentrations of young children. Playgrounds in outlying villages are outdated and unsafe;
- Need for education and preventative health, parenting support/skills workshops;
- Lack of alternative schooling options and support services required;
- Difficulty in gaining information on children's services.;
- There is a need for leisure and recreation opportunities for young people who have disabilities (especially teenagers).

- The need for adequate public or community transport for all the population but particularly, for youth, the rurally isolated, the ageing and people with disabilities.
- 3.7 Given the growth rate of the population of Aboriginal people, it is essential that services are culturally appropriate for Aboriginal people.
- 3.8 The need for services for people with disabilities, and for mainstream services to be accessible.

infrastructure in outlying areas.

- The maintenance costs for local communities in maintaining community halls (there are 33 locally managed halls in the LGA).
- 3.4 The low income levels and a high dependency on Social Security benefits and pensions suggest:
  - A greater reliance on a whole range of community services.
- . The relatively low capacity of much of the community to pay for services and facilities.
- . Poor health status experienced by much of the community, especially affecting Lismore's Aboriginal community (links between poverty and poor health are well documented).

### 3.5 As a result of flooding:

- Many facilities are elevated making access for people with disabilities, the frail aged and parents with strollers, difficult or impossible.
- Funding to community groups is rarely sufficient to cover market rents and hence some community groups are located in unsuitable premises.
- Growth options in the established Lismore area are limited by serious flooding problems, however this is where the bulk of infrastructure is located. The major housing release areas of Goonellabah, Lismore Heights and the rural areas are all affected by lack of infrastructure.
- A greater percentage of local government expenditure must be spent on maintenance of roads and bridges.

## 3.6 The age distribution indicates:

The need for adequate services for children, particularly school aged children also youth. This is highlighted in the rural areas, in addition to Goonellabah and South Lismore.

## 3 Summary of Implications for Services and Facilities

#### 3.1 Regional Centre

As a result of Lismore's Regional Centre role it acts as a service centre for a wider catchment area. Its services and facilities are therefore used be more than the local population. Residents of Casino, Kyogle, Richmond River, Byron and Ballina Local Government areas frequently use many of the services and facilities. Indeed residents of the Clarence Valley and Byron Bay also access some of the specialist health facilities in Lismore, with subsequent implications for services such as Occasional Child Care, Respite Care etc.

# 3.2 Rapid population growth has major social, economic, and environmental implications:

- The continuing population growth requires the provision of infrastructure to cater for the needs of an expanding population, in some areas there is an absence of basic infrastructure to cater for the growing population.
- There is a lack of accommodation in the Lismore area, with heavy demand for the available rental and housing stock.
- New settlers need access to information regarding available services and facilities, and the opportunity to participate in activities to "join" the community.
- New residents often face severe social isolation.
- 3.3 The Urban/Village/Rural split has both planning and service delivery implications:
- The difficulty for community agencies based in Lismore with inadequate staffing, travel and "service subsidy" budgets to adequately service rural areas.
- . The difficulty for village/rural dwellers in accessing services physically based in Lismore, given the distances, poor roads and inadequate public transport.
- . The difficulty in attracting services to rural communities given the relatively small populations when competing for limited funds and the perceived duplication of physical

## Table 16: People with Disabilities (1988)

(Source: "At Risk", A Survey by Disabled Peoples International (NSW) Inc. 1988)

Disability		Proportion	
Unable to Walk Difficulty in Walking	People 355 674	<b>s</b> 6.8 12.9	
Back/Spinal Injury	1134	21.7	
Head/Brain Injury	308	5.9	
Visual Impairment	20	0.8	
Hearing Impairment	20	0.4	
Arthritis	742	14.2	
Cardiovascular	669	12.8	
Intellectual Disability	658	12.6	
Cerebral Palsy	198	3.8	
Epilepsy	266	5.1	
Respiratory	355	6.8	
Diabetes & Renal	198	3.8	

Note that community consultation indicates that the numbers of persons with hearing impairments is greater than the figure indicated above.

### 2.2.15 Welfare Beneficiaries

Of special significance is the high number of welfare beneficiaries in the LGA, a contributing factor to the low income levels. The figures shown do not indicate the number of partners and children who are dependents of the pensioner/ benefit recipient, and therefore does not show total numbers of persons reliant on Social Security payments for income maintenance.

# Table 17: Numbers of Persons in receipt of Social Security Payments (December 12, 1993)

(Source: Department of Social Security, December 12, 1993)

Type of Payment	Number of
Age Pension Disability Support Pension Sole Parent Pension Carers Pension Child Disability Allowance Sickness Allowance Family Payment (basic) Family Payment (additional) Job Search Allowance New Start Allowance Wife's Pension Widow's Pension	Recipients 7,473 2,254 2,528 91 437 297 11,797 6,675 2,979 3,618 135 138

These travel problems are further exacerbated by the generally poor conditions of the roads (a result of the extensive road network with high traffic counts and heavy rain conditions).

Whilst Lismore is well serviced by taxis, there are no taxis located in the villages.

For travel outside the region, Lismore is serviced by a regional airport, handling passenger transport aircraft, each with a capacity of less than fifty (50) passengers. As well as air travel, there are long distance buses and the Sydney-Murwillumbah rail link, and a bus-rail connection to Sydney via Kyogle.

#### (Source: Australian Bureau of Statistics, Census, 1991, Table B52) Number of Motor Vehicles 0 1 2 3 or Not more Stated Family Households: One Family: **One Parent Families** 286 934 273 79 9 1,581 Couples without Offspring 162 1,678 991 137 18 2,986 Two Parent Families 143 1,993 2,343 875 30 5,384 Families of other related 31 71 33 15 0 individuals Sub-Total 622 4,676 3.640 1.106 57 10,101 Two Families 6 15 24 18 0 Sub-Total 628 4,691 3,664 1,124 57 10,164 Other Households: Group Households 109 306 254 96 15 Lone Person Households 961 1,349 145 30 81 2,566 Visitors Only 32 88 32 3 9 Not Classifiable 9 0 0 0 123 Sub Total 1,111 1,743 431 129 228 3,642

1,739

6,434

4,095

1,253

#### Table 15: Mobility

#### 2.2.14 People with Disabilities

Total

The census does not record information with regard to disability. The information contained in this profile, in relation to people with disabilities, is from a study undertaken by the North Coast Disabled Peoples International. 14.2% of Lismore's population (5,227 persons), have a disability, the majority of these people are over age 35, but more than 1,500 are younger. By comparison, 13% of the Australian population have a disability, with two thirds of these people facing difficulties with daily tasks of living such as self care, mobility, communications, employment or schooling. It may be assumed that many of the 5,227 persons in Lismore also face similar issues.

Total

150

63

780

164

132

285 13,806

## Table 14a: Department of Housing Waiting List

(Source: Department of Housing, November 30, 1993)

Applicants	Number
Married Couples (1 bedroom accommodation)	30
Family Accommodation (2, 3, or 4 bedrooms)	452
Pensioner Couples (aged/pensioner accommodation)	20
Lone Pensioners (aged/pensioner accommodation)	105
Single Person (1 bedroom/bedsitter accommodation) Total	103
TOTAL	710

Lismore is also significant due to the number of multiple occupancies (M.O's). The far North Coast have a greater number of Multiple Occupancies than any other area of the State. Lismore has over 60 multiple occupancies ranging in size from 20 hectares to 500 hectares and with populations from less than 10 people to in excess of 200 people.

The results of a 1985 survey by the Nimbin Neighbourhood Centre indicated that 43% of people who responded to the survey lived on Multiple Occupancies because of the cost of land. They were also influenced by such factors as climate, social structures, the capacity to be self sufficient and for the wide choice such a style of living offers.

Multiple occupancy development tends to foster low cost rural resettlement with environmental and social sensitivity, and self sufficiency. Residents appear to take responsibility for management and maintenance of their properties and to provide themselves with many of the services they require. Potentially therefore this lifestyle consumes less government services, including those of local government.

There are 265 Nursing home beds in Lismore (45 being located in Goonellabah), and 165 hostel beds in the LGA. The Geriatric Assessment Team which makes assessments of suitability for nursing home placement, indicate an ongoing waiting list of persons needing placement in nursing homes.

#### 2.2.13 Transport

Public transport from the villages and rural localities into Lismore is limited. For most rural people the only available public transport is school bus services, which are often crowded, run at limited times and may not run in school holidays, therefore providing a limited public transport service. The frequency and routes of some town services are also inadequate, eg. no Saturday afternoon services or Sunday services, and limited services to the University, necessitating change overs.

Young people, aged 15 - 19 who are part of the labour force, face much greater difficulties in finding employment, youth unemployment being particularly high.

2.2.12 Nature of Household Occupancy

Lismore shows a higher than average rate of home ownership in comparison to the state, although less households are presently purchasing than the state average.

As a result of the housing shortage, there is limited rental accommodation, accordingly, rental prices particularly within the urban area are high.

Persons residing in rural areas are more likely to own their own homes, and in addition less persons rent in the rural area than in the urban areas. The urban rental market is affected by the numbers of University students renting on the private market.

At any one time between 500 to 600 people reside permanently in Lismore's 5 caravan parks.

#### Table 14: Nature of Occupancy

(Source: Australian Bureau of Statistics, Census, 1991, Table B48)

		Number of Person	s in:	
	Caravans in	Other Occupied	Total	Proportion
	Caravan Parks	Private Dwellings		%
Owned	207	16,389	16,596	42.1
Being Purchased Rented:	35	11,477	11,512	29.2
Housing Commission/Authority	0	1,584	1,584	4.0
Other Government Agency	10	297	307	0.8
Other	243	7,070	7,313	18.5
Not Stated	11	205	216	0.5
Sub-Total	264	9,156	9,420	23.9
Other	54	1,858	1,912	4.8
Total	560	38,880	39,440	100.0

The Department of Housing had a waiting list of 710 applicants seeking public housing accommodation (a family is recorded as one applicant) as at November 30, 1993. The Department indicates that there is high demand for public housing in Lismore. Of the 710 applicants on the waiting list approximately 63.7% represented families and approximately 17.6% were pensioners or pensioner couples. The waiting times vary, on average the waiting time to be allocated a 4 bedroom house is 6.5 years, a 3 bedroom house is 5 years, and single person accommodation is anywhere from 4 months to a year.

#### 2.2.10 Occupation

The service industry (public utilities, public administration and community services) is by far the largest employing industry (38.1%), followed by wholesale/retail (21%), manufacturing (9.5%), finance and business service sector (8.8%), rural industries (7.3%) and the construction industry employing 6.4% of the total labour force of Lismore. Rural industries in the area include dairying, beef production, macadamia, avocado and tropical fruit growing, with some small cropping.

Table 13:	Occupational Status of the Labour Force (with Dependent Offenring)	
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(Source: Australian Bureau of Statistics, Census, 1991, Table B40)

	0-4 years	Age o 5-12 years	f Dependent	
Labour Force Status of Sole Parent:	e i yeuro	o-12 years	15 + years	Total
Employed part-time Employed full-time Not employed Not stated sub-Total Labour Force Status of parents in Two Parent Families:	50 28 295 26 399	231 184 599 42 1,056	146 190 297 32 665	427 402 1,191 100 2,120
Both Employed part-time Both Employed full-time One Employed full-time, Other part-time	106 271 535	176 786 1,123	119 743 716	401 1,800 2,374
Only One Employed part-time	181	278	133	592
Only One Employed full- time	832	1,006	508	2,346
Neither Employed Not Stated/ Not Present	442 254	545 408	251 276	1,238 938
sub-Total Total	2,621 3,020	4,322 5,378	2,746 3,411	9,689 11,809

#### 2.2.11 Unemployment

At the time of the 1991 census, the State's unemployment rate was 10%. Lismore had a dramatically higher unemployment rate of 17%.

The Department of Employment Education and Training records for the October quarter of 1993, reveal an unemployment rate of 18% for the Richmond, Tweed and mid-North Coast area.

# Table 12: Occupational Status of the Labour Force. (Source: Australian Bureau of Statistics, Census, 1991, Table B20)

Status	15-19	years	20-24	years	25-34	/ears	35-54	years	55 years	or more		Total	
	Male	Female	Male	Female	Male	Female	Male	Female		Female	Male	Female	Persons
Employed													
Part-time	203	298	201	254	288	717	565	1,488	198	221	1,455	2,978	4,433
Full-time	276	201	588	445	1681	785	3,297	1,627	790	251	6,632	3,309	9,941
Not Stated	31	15	51	33	102	82	170	153	70	51	424	334	758
Total	510	514	840	732	2071	1,584	4,032	3,268	1,058	523	8,511	6,621	15,132
Unemployed, Looking for:									23				
Full-time Work	203	142	303	174	484	212	534	219	108	18	1,632	765	2,397
Part-time Work	82	99	64	83	63	104	73	129	27	12	309	427	736
Total	285	241	367	257	547	316	607	348	135	30	1,941	1,192	3,133
Total Labour Force	795	755	1207	989	2618	1,900	4,639	3,616	1,193	553	10,452	7,813	18,265
Not in Labour Force	1284	1087	289	495	296	1,146	480	1,500	2,216	3,802	4,575	8,030	12,605
Not Stated	24	16	24	25	49	76	87	124	66	43	250	284	534
Total	2103	1858	1520	1509	2963	3,122	5,206	5,240	3,485	4,398	15,277	16,127	31,404

## Table 12a: Employed Persons by Industry.

(	Source: Austr	alian Bureau	of Statis	tics, Census,	1991, Ta	ble B21)								
Industry	15-19	years	20-24		25-34		35-54	years §	55 years	or more		Total		Prop'n
	Male	Female	Male	Female	Male	Female	Male			Female	Male	Female I	Persons	0/0
Agriculture	21	9	52	12	125	42	323	192	221	94	742		1,091	7.3
Mining	0	0	0	0	3	3	6	0	6	0	15	3	18	0.1
Manufacturing	82	24	123	55	280	106	441	206	92	16	1,018	407	1,425	9.5
Utilities	3	0	3	6	24	6	59	9	15	0	104	21	125	0.8
Construction	59	0	74	6	273	24	400	64	59	9	865	103	968	6.4
Wholesale/Retail	213	283	267	189	476	307	670	502	172	76	1,798	1,357	3,155	21.0
Transport	12	15	24	9	79	33	198	48	39	12	352	117	469	3.1
Communication	0	0	0	0	63	33	151	51	18	9	232	93	325	2.2
Finance/Property	36	39	53	114	162	174	376	278	59	24	686	629	1,315	8.8
Public Admin/Def	0	9	15	15	93	57	252	112	31	12	391	205	596	4.0
Community Serv.	21	45	81	145	282	603	794	1,365	130	173	1,308	2,331	3,639	24.2
Other Services	41	61	55	126	93	112	168	258	76	46	433	603	1,036	6.9
Not Classifiable	0	0	0	0	3	0	6	3	6	0	15	3	18	0.1
Not Stated	40	25	33	33	107	100	164	170	91	67	435	395	830	5.5
Total	528	510	780	710	2,063	1,600	4,008	3,258	1,015	538	8,394	6,616	15,010	100.0

North Coast Area Assistance Scheme

Institution		Males	Females	Persons	Proportion	
Pre School		363	298	661	s 1.6	
Infant/Primary:	Government	1927	1734	3661	8.8	
	Non Govt	520	483	1003	2.4	
Total		2447	2217	4664	11.3	
Secondary:	Government	1282	1249	2531	6.1	
	Non Govt	760	363	1123	2.7	
Total		2042	1612	3654	8.8	
Tafe College:	Full-time	82	138	220	0.5	
Total	Part-time	457	424	381	2.1	
Total	To II Alian	539	562	1101	2.7	
CAE/University	Full-time	834	1002	1836	4.4	
	Part-time	251	331	582	1.4	
Total	Not Stated	0	3	3	0.0	
Other:	Full-time	1085	1336	2421	5.9	
outor.	Part-time	18	6	24	0.1	
Total	i alt-time	28	64	92	0.2	
Not Attending		46 13239	70	116	0.3	
Not Stated		749	13964	27203	65.7	
Total		20510	810 20869	1559 41379	3.8 100.0	

# Table 10: Education Institution Attended (Source: Australian Bureau of Statistics, Census, 1991, Table B14)

While the census identified 2,421 people undertaking CAE/University education in 1991, the Southern Cross University (then the University of New England, Northern River's Campus) alone had a student enrolment of 3,933 students in that year. The discrepancy may be due to any number of factors such as students not being resident in Lismore during the census (or commuting from other areas) or the difficulty for census collectors to effectively locate students. Whatever the reason for the difference, there are considerably more students at the university and using facilities in Lismore than is indicated by the census data.

Table 11:	Qualifications - H (Source: Australian Bu	lighest Leve	l Obtained	d (% of P	opulation) (19
	Qualification	Males	Females		Proportion
Higher	Destes				9/0
	Degree	180	65	245	0.8
Post G	raduate Diploma	137	246	383	1.2
Bachelor degree		702	642	1344	4.3
Underg	raduate Diploma	324	1131	1455	4.7
	ite Diploma	282	255	537	1.7
	Vocational	2758	311	3069	9.8
	ocational	365	820	1185	3.8
	ately Described	177	132	309	1.0
Not Qua	alified	8983	10516	19499	62.5
Not Sta	ted	1252	1921	3173	
Total		15160	16039	31199	10.2 100.0

#### Annual Family Income (% of families) (1991) Table 8:

(Source: Australian Bureau of Statistics, Census, 1991, Table B30)

Income	Families	Proportion
\$0-\$3,000	64	0.6
\$3,001-\$5,000	9	0.1
\$5,001-\$8,000	131	1.3
\$8,001-\$12,000	353	3.4
\$12,001-\$16,000	1249	12.1
\$16,001-\$20,000	983	9.6
\$20,001-\$25,000	924	9.0
\$25,001-\$30,000	910	8.8
\$30,001-\$35,000	662	6.4
\$35,001-\$40,000	707	6.9
\$40,001-\$50,000	1180	11.5
\$50,001-\$60,000	648	6.3
\$60,001-\$70,000	320	3.1
\$70,001-\$80,000	201	2.0
\$80,001-\$100,000	161	1.6
\$100,001-\$120,000	64	0.6
\$120,000-\$150,000	63	0.6
Over \$150,000	21	0.2
Partial income stated	1480	14.4
No Income Stated	153	1.5
Total	10283	100.0

#### Income Levels for Families with Dependent Children (1991) Table 9:

(Source: Australian Bureau of Statistics, Census, 1991, Table B32)

Income	One Parent	Two Parent	Total
\$0-\$12,000	465	73	538
\$12,001-\$20,000	472	706	1178
\$20,000-\$30,000	196	1106	1202
\$30,001-\$40,000	87	783	870
\$40,001-\$60,000	24	1081	1105
Over \$60,000	0	430	430
Partial Income Stated	0	541	541
No Income Stated	21	58	79
Total	1265	4678	5943

#### 2.2.9 Education Level Obtained

The greatest proportion of educated persons have qualifications in manufacturing, management and administration, and medicine and health. This may reflect the location of the University, two regional hospitals and regional business services in Lismore.

Lismore's rural population is educated to a similar degree to that of the rest of the state, reflecting higher education levels than that of urban Lismore.

#### 2.2.7 Family Structure

Single parent families constitute 15.9% (1,629) of all families in the LGA. Families consisting of couples without offspring constitute 29.5% of the Lismore population, while 53% of families consist of couples with dependent offspring or other dependents.

#### Table 7: Family Types

(Source: Australian Bureau of Statistics, Census, 1991, Table B34)

	Lismor	e LGA	NSW	
	Families	Proportion	Families Proportion	
One Parent Families Couples without Offspring	1629 3018	15.9 29.5	191686 459407	13.1 31.4
Two Parent Families	5420	53.0	780589	53.4
Families of other related	166	1.6	29436	2.0

#### 2.2.8 Income Levels

Family income levels are slightly higher than the State average, with 17.6% of families earning \$16,000 or less per annum, compared with the state average of 21.3%. The Australian Bureau of Statistics (ABS) calculates "Household Income" on the combined income of all adults in a given household. This can provide data which if incorrectly interpreted could indicate a more affluent population than exists. Individual incomes, on the other hand, were considerably different with 59.6% earning \$16,000 or less per annum, compared with the state average of 48.4% for New South Wales. Of these people on low income, 58.8% are female, compared with the 62% for the state.

Rural areas of Lismore have more widespread poverty than urban areas, with 28.9% of rural families incomes below \$16,000, and only 24.9% exceeding \$35,000, compared to 16.6% and 33.8% respectively in urban Lismore. In urban Lismore, Goonellabah is the most affluent (with pockets of poverty, most notably Department of Housing homes).

Significantly, according to the 1986 census, 45.9% of all aboriginal families in the LGA had combined family incomes less than \$15,000, in comparison to the North Coast figures of 45.7% and significantly greater poverty than the NSW aboriginal population which records 37% of its families with incomes below \$15,000.

### Table 5: Ethnicity (Birthplace)

(Source: Australian Bureau of Statistics, Census, 1991, Table Bo9)

	Males	Females	Persons	Proportion
Australia	18563	18873	37436	90.4
Other Australasian e.g. NZ, PNG	264	237	501	1.2
United Kingdom and Ireland	644	665	1309	3.2
Southern Europe	236	191	427	1.0
Western Europe	200	207		1.0
Northern Europe	12	27	39	0.1
Eastern Europe	22	15	37	0.1
USSR & the Baltic States	3	6	9	0.0
Middle East	18		24	0.1
North Africa	3	6 9	12	0.0
Southeast Asia	63	95	158	0.4
Northeast Asia	37	49	86	0.2
Southern Asia	26	38	64	0.2
Northern America	81	86	167	0.4
S & C America and Carribean	6	18	24	0.1
Africa (excluding Nth Africa)	32	46	78	0.2
Other	0	6	6	0.0
Not Stated	286	329	615	1.5
Total	20496	20903	41399	100.0

Of the people in Lismore who were born overseas, 54.1% (1,810 persons) come from English speaking countries. The largest group of persons from non-English speaking backgrounds are people from Southern Europe (427) and Western Europe (407). It is pertinent to note that over 88% of the overseas born population of Lismore have resided in Australia for 5 years or more. However of the 3,290 persons born overseas, 150 persons either could not speak english well or could not speak english at all.

#### Table 6: Ethnicity (Language)

(Source: Australian Bureau of Statistics, Census, 1991, Table B11)

	Males	Females	Persons	Proportion
Speak English Only Speak Other Language:	17838	18300	36138	94.5
Aboriginal Languages	6	6	12	0.0
Arabic (incl. Lebanese)	9	9	18	0.0
Chinese Languages	57	29	86	0.2
Dutch	28	21	49	0.1
French	21	33	54	0.1
German	75	100	175	0.5
Greek	15	18	33	0.1
Italian	312	278	590	1.5
Polish	6	3	9	0.0
Spanish	6	10	16	0.0
Turkish	0	3	3	0.0
Vietnamese	3	3	6	0.0
Yugoslav n.e.i.	0	3	3	0.0
Other	170	145	315	0.8
Not Stated	331	394	725	1.9
Total	18877	19355	38232	100.0

### 2.2.4. Population Immigration

The increase in the Lismore population is partly due to immigration (24%). It is not possible to gauge how many people actually moved (emigrated) out of the area.

### Table 3: Population Immigration (Persons five years of age or more).

(Source: Australian Bureau of Statistics, Census, 1991, Tables B03 & B05)

		Male	Female	Persons	Proportion
Total Populatio Same Address Different Addre Different SLA ir	as Five Years Ago ss in same SLA	18,881 9,209 3,075	19,285 9,639 3,274	38,106 18,848 6,349	100.0 49.5 16.7
Overseas Elsewhere Not Stated	NSW Vic Qld Other Australia	3,669 156 614 263 230 90 473	3,593 162 646 260 237 91 463	7,262 318 1.260 523 467 181 936	19.1 0.8 3.3 1.4 1.2 0.5 2.5

#### 2.2.5. Aboriginality

Lismore's population includes 749 Aboriginal and Torres Strait Islander people (Table 4). This number of people represents 1.8% of the Lismore population compared to the state average of 1.1% and the region's average of 2%.

### Table 4: Aboriginality

(Source: Australian Bureau of Statistics, Census, 1991, Table B04)

	Males	Females	Persons	Proportion
Aboriginal or TSI persons: Aboriginal Persons Torres Strait Islander Persons Total	340 15 355	385 9 394	725 24 749	1.8 0.1 1.8

Significantly, Aboriginal people record a greater rate of hospitalisation than expected, indicating significant health and social issues. The North Coast Aboriginal death rate was 4.5 times that of the total population, with a life expectancy 20 years less than the general population.

### 2.2.6 Ethnicity

Lismore LGA has considerably less overseas born in the population compared to the population of the State.

	(Source: Australian	Bureau of Stati	stics, Census, 1	981, 1986 & 19	991)	
Age (yrs)	Persons	Persons	Percent	Persons	Percent	Percent
			Change		Change	Change
	1981	1986	1981-1986	1991	1981 - 1991	1986 - 1991
0 - 4	2868	2985	4.1	3162	10.3	5.9
5 - 9	3065	3202	4.5	3447	12.5	7.7
10 - 14	3191	3425	7.3	3521	10.3	2.8
15 - 19	3306	3387	2.5	3932	18.9	16.1
20 - 24	2733	2629	-3.8	2963	8.4	12.7
25 - 29	2601	2834	9.0	2691	3.5	-5.0
30 - 34	2539	2915	14.8	3342	31.6	14.6
35 - 39	2014	2916	44.8	3353	66.5	15.0
40 - 44	1757	1915	9.0	3010	71.3	57.2
45 - 49	1630	1916	17.4	2188	34.2	14.2
50 - 54	1629	1646	1.0	1775	9.0	7.8
55 - 59	1577	1611	2.2	1632	3.5	1.3
60 - 64	1393	1577	13.2	1560	12.0	-1.1
65 +	3717	4095	10.2	4692	26.2	14.6
Total	34,020	37,053	8.9	41,268	21.3	11.4
				,200	21.0	11.4

Table 2:	Growth	of Population i	n Lismore:	1981 to 1991.	

It is important to note that Lismore had a birth rate of 16.3% in 1988, compared to 15.1% for the North Coast, and 14.8% for NSW. In 1991 the birth rate in Lismore had dropped to 14.8%, while the North Coast rate had risen slightly to 15.6% and the rate for the state had remained static at 14.8%.

#### 2.2.2 Population Projections

Lismore's population is expected to increase (Table 2a) in the next 24 years (2016) by 39.5% to approximately 52,000 (58,800 high projections).

Table 2a:	Growth	Projection	is of Popu	lation in L	ismore: 1	994 to 200	00.
						1 ABS prelimina	
Urban Rural Total	<b>1994</b> 28,119 16,146 44,264	1995 28,748 16,508 45,256	<b>1996</b> 29,402 16,867 46,269	<b>1997</b> 30,084 17,222 47,306	<b>1998</b> 30,792 17,573 48,365	<b>1999</b> 31,530 17,919 49,449	<b>2000</b> 32,298 18,258 50,556

Residential Location of the Population in the Lismore LGA 2.2.3

In the Lismore LGA, 62% of the population live in the urban areas and 38% live in rural and rural residential.

If trends for rural migration and continued expansion of intensive agriculture continue, then the rural area will constitute closer to 41% of the population by 1993. (estimates only). The areas witnessing the greatest growth are the urban areas of Goonellabah and Lismore Heights, and the rural villages of Modanville, Clunes, Dunoon and Nimbin.

### 2.2 Population Overview (Demographics)

### 2.2.1 Total Population

Table 1:

The total population of Lismore Local Government Area at the time of the census in 1991 was 41,268 (Table 1). Lismore has proportionally many more young people than the state. The under 20 group represents 34% of Lismore's population compared to the 30% state average. In rural areas, these differences are even more accentuated with the under 20 group representing 40% of the population of rural Lismore.

Age (yrs)	an Bureau of Sta			
Age (yis)	Males	Females	Persons	Proportion
0 - 4	1628	1534	3162	7.7
5 - 9	1802	1645	3447	
10 - 14	1916	1605	3521	8.5
15 - 19	2083	1849	3932	9.5
20 - 24	1472	1491	2963	
25 - 29	1335	1356	2691	6.5
30 - 34	1599	1743	3342	8.1
35 - 39	1659	1694	3353	8.1
40 - 44	1511	1499	3010	
45 - 49	1116	1072	2188	7.3
50 - 54	850	925	1775	5.3
55 - 59	829	803	1632	4.3
60 - 64	767	793	1560	4.0 3.8
65 - 69	709	771	1480	3.6
70 - 74	523	664	1187	2.9
75 - 79	360	597	957	2.9
80 - 84	210	377	587	
85 - 89	94	223	317	1.4
90 +	46	118	164	0.8
Total	20,509	20,759	41,268	0.4 100

Table 2 indicates that the population has increased since 1986 by 4,215 persons which represents a 11.4% rate of population growth over the five year period. The rate of growth for the previous five years (1981 to 1986) was 8.9%, with an overall growth from 1981 to 1991 of 21.3%. This represents approximately an annual growth rate of just over 2%. If the same trends are continuing, the current population of Lismore (i.e. 1993) is estimated to be 43,000 people.

### 2 The Lismore Local Government Area (LGA)

### 2.1 Characteristics of the Lismore LGA

#### 2.1.1 Geography and Climate

The Lismore Local Government Area (LGA) covers 1,267 square kilometres. It consists of the major urban area of Lismore/Goonellabah and a series of small villages, in addition to a substantial rural population. The urban area occupies approximately 50 square kilometres and the rural area approximately 1,217 square kilometres. Population densities vary considerably between the urban and rural areas. The Lismore LGA is one of the most densely settled rural areas in Australia.

Lismore LGA covers 4% of the North Coast area. Lismore is situated on the Wilson River, a tributary of the Richmond River. Lismore is 785 kilometres north by road from Sydney, and 224 kilometres south by road from Brisbane.

The area experiences mild winters and hot wet summers and much of the area including the Central Business District is subject to severe flooding. The mean summer temperature ranges between 29.8°C (max) and 16.8°C (min). The mean winter temperature ranges between 23.0°C (max) and 6.4°C (min). The average annual rainfall is 1,358 mm over an average of 127 rain days per year.

### 2.1.2 Lismore as a Regional Centre

Lismore City with a population of 41,268 (in 1991) is one of the largest urban centres on the North Coast. Its economic diversity continues to predominate in the Richmond Tweed sub region.

As the regional service centre, Lismore has two major hospitals, a large number of Commonwealth and State government departments, a number of financial and tertiary institutions, including the Southern Cross University (formerly the University of New England, Northern Rivers Campus) and legal services including the Family Law Court, and the District Court. The University had a student population of 5,354 in 1993 and is expected to increase in size over the next 3 years (1996) to approximately 6,020 students (5,720 in 1994 and 5,940 in 1995), though this is subject to government funding.

are five additional funded projects which focus on four to seven local government areas including Lismore.

In 1992/93, seven organisations received funding for seven projects. There are 4 additional funded projects which focus on four to seven local government areas including Lismore.

In 1993/94, 8 organisations received funding for 8 projects. There was 1 additional funded project which focuses on four to seven local government areas including Lismore.

All projects funded in the Lismore LGA are listed in Appendix 1. Regionally funded projects are listed in Appendix 2.

however, it would be appreciated if the CPO is informed about any significant omissions (or mistakes) if they are identified by any person or group in the course of developing their submission.

#### 1.3.3 Project Ranking

Equal numbers of representatives from Council and the community (elected at Community Consultation/Information meetings), meet and rank each application. This ranking guides the regional committees when they make funding recommendations to the Minister for Planning.

#### 1.3.4 Regional Advisory Committees

These committees consider applications and make funding recommendations to the Minister for Planning. They have equal representation from State Government, Local Government and the community sector.

When making decisions they consider:

- . application forms
- . priority ranking of the Local Ranking Committee
- . local Community Profiles
- . results of community consultations
- . comments from State agencies.

The community representatives to regional advisory committees are nominated every two years at the local community consultations.

#### 1.3.5 Timetable

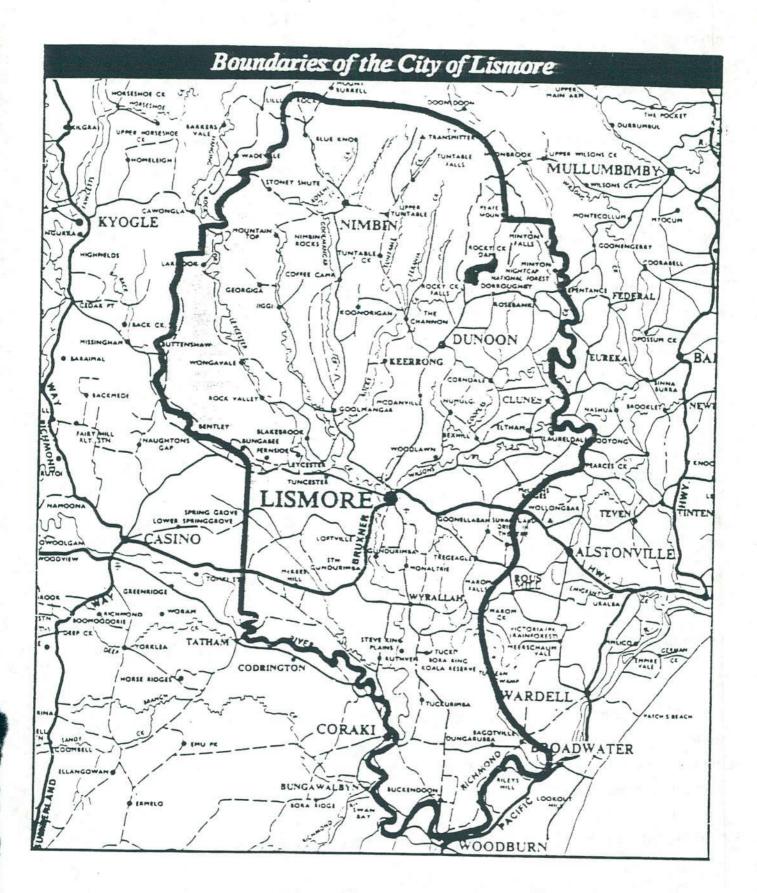
## The AAS timetable varies every year. Check opening and closing dates for submissions with your CPO!

The AAS is an annual funding program. Applications are usually called for in March and close in early April. The local ranking of projects occurs during May and June and regional committees meet during July. The Minister for Planning is expected to announce successful projects by the end of each year.

### 1.4 Funding by the Area Assistance Scheme in the Lismore Area

In the Local Government Area of Lismore (Figure 2), there were sixty-four applications for funding in 1991/92. Ten organisations received funding for fourteen projects for listing. There

Figure 2 Lismore Local Government Area



#### 1.2 Council's Role in the AAS

Lismore City Council employs a Community Project Officer (CPO) 3 days a week to:

- assist Council and the local community in determining community needs and priorities;
- resource and support community based projects in submitting for funding;
- . providing and managing services and evaluating outcomes;
- form and service the Local Ranking Committees;
- . strengthen community networks.

The current Community Project Officer for Lismore City Council is Alan Hill. He can be contacted by telephone on (066) 250 547 or by facsimile on (066) 250 400.

#### 1.3 The AAS Process

The Area Assistance Scheme is a dynamic process. There are a number of ways to be involved apart from simply submitting an application for funding. Being involved may provide additional information and identify other ways of strengthening the argument for the successful funding of particular projects.

1.3.1 Community Consultation/Information Meetings

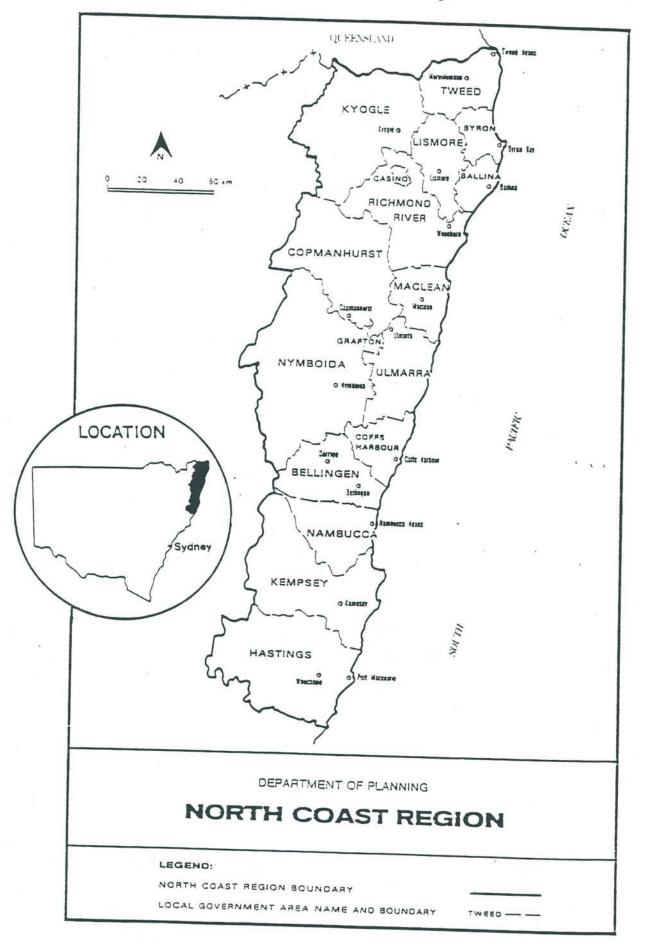
These are a series of public meetings held at various locations and times around Lismore. They are organised by the CPO, however, community groups representing a particular location or target group might consider requesting a meeting specifically for their group. They are generally held early in the funding program, usually in March or April each year.

The emphasis of each meeting is different in each alternate year. The meetings are to consult with the community about community priorities and to inform the community about the Area Assistance Scheme. In 1994, the emphasis will be on informing the community about the AAS, whereas in 1995, the emphasis will be more about consulting with the community.

Community representatives are elected to local ranking committees at these meetings.

#### 1.3.2 Community Profile

The document you are now reading is the Community Profile for Lismore. The community profile is intended to be a basis on which applications for funding assistance are based. The intention of this document is to outline a picture of who is in the area and what is (or is not) happening. It is not possible to include every item of information about Lismore in the profile,





### 1. Introduction

### 1.1 The Area Assistance Scheme (AAS)

The Area Assistance Scheme was established on the North Coast of NSW in 991. Similar schemes have been operating in other areas of the state originating in Westain Sydney in 1979.

The schemes are an initiative of the NSW Department of Planning (DOP). The scheme was established on the North Coast (Figure 1), in recognition that the North Coast has a deficiency in physical and community services. The scheme covers 17 Local Government Areas (LGA's).

In addition to the direct allocation of funds to community organisations and Local Government, the scheme also aims to:

- . promote better use of local and regional resources to meet priority need;
- . promote cooperation and coordination between agencies;
- . develop community organisation skills;
- . increase awareness of local and regional needs;
- . promote regional resource planning and coordination;
- promote equitable distribution of resources within the region and increase communication and planning between the various levels of government and government departments.

In order to be funded, projects are required to address one of the priority categories. The priority categories identified for funding under the AAS as defined by the DOP are:

- . Children's Services and Facilities
- . Community Development
- . Community Health
- . Cultural Facilities and Activities
- . Recreation, Leisure and Sport
- Youth Facilities and Services
- . Priority is given to projects directed towards specific target groups.

The priority target groups being addressed by the AAS are:

Aboriginal people	Ohild a c
	Children 0 - 4 years
	Children 5 - 12 years
	Homeless people
Offenders	Older people
People with disabilities	People from non english speaking backgrounds
People with low incomes	Physically isolated
Socially isolated	Unemployed people
	Women
	women
	Families under stress Drug dependant people Offenders People with disabilities People with low incomes Socially isolated

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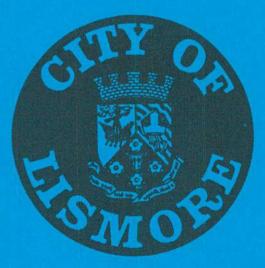
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# **Community Profile**

### **Lismore City Council**

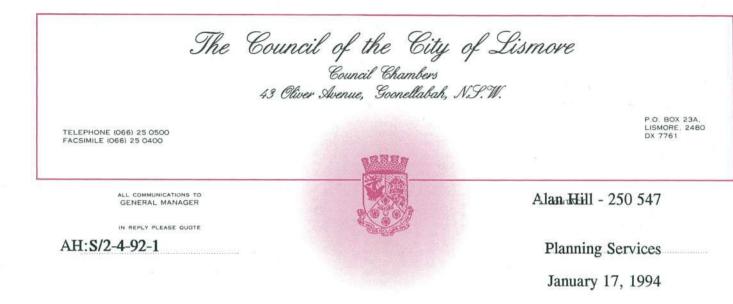
Lismore Local Government Area



January 1994

Prepared by Alan Hill Community Projects Officer Lismore City Council

North Coast Area Assistance Scheme



Pan Community Council 51 Cullen Street NIMBIN 2480

Dear Madam/Sir,

Please find attached a complimentary copy of the Lismore Community Profile which is intended to provide a comprehensive picture of the community of Lismore.

This document is developed by the Community Project Officer through the Area Assistance Scheme. Now that the Australian Bureau of Statistics Census data for 1991 is available, this profile has been considerably updated since the previous version of the document.

The Census has gathered a large amount of data which has not been included in this profile. Please notify the Community Projects Officer if you think that this or any other data would add value to the profile in terms of providing people with a clearer picture of Lismore.

Inevitably there may be some mistakes. It would be very helpful if the Community Project Officer is notified of any mistakes or omissions to enable corrections to be made to future editions.

Further copies can be obtained from Council for a cost of \$5.00 per copy.

Yours faithfully,

- Hill

Alan Hill COMMUNITY PROJECTS OFFICER

Pagel

RAFFLIE

-

IT WAS REPORTED THAT THE HAM RAFFLE RAISED \$102 AND WAS WON BY S. POWER.

PECEMBER NEWSLETTER

AINE, KATHY AND MIKE AGREED TO BE RESTONSIBLE FOR THE PREPARATION AND DESPATCH OF THE DECEMBER NEWSLETTER. MATERIAL WAS SOUGHT FROM ALL MEMBERS. AN APPEAL WAS MADE FOR THE CIRCULATED SURVEYS TO BE RETURNED.

PRAFT M.O. LOCALENVIRON-MENT PLAN FOR KYOGLE

KATHY REPORTED THAT PAPERS HAVE DEEN OBTAINED FROM BELLINGEN COUNCILYRRTF. THEY ARE OFTEN IN LEGALISTIC TERMS, CHECK OUT ZOMES I (a) AND I (b). WE ARE OBTAINING THE SECTIONIS DOCUMENT FROM THE DEPARTMENT OF ENVIRONMENT AND PLANNING. WE SHOULD NOTIFY NEIGHBOURS OF M.O. INTENTIONS, ONE COMMUNITY PERSON SHOULD BE RESPONSIBLE FOR EAROLLING ALL ELIGIBLE PEOPLE OH MI O'S ON TO THE FEDERAL ELECTORAL ROLLS, COMMUNITY BUILDINGS SHOULD BE ABLE TO BE BUILT AT ANY TIME AND NOT HAVE TO DE BUILT FIRST.

NEXT MEETING

IT WAS AGREEP THAT THE NEXT MEETING WILL DE HELP ON 18 PECEMBER AT TYAMOKARI COMMUNITY

11

---- CHAIRPERSON

MINUTES OF THE PAN-COMMUNITY CON	n'eit.
MEETING HELD AT BLACKHORSE CREEK,	
AT 12 MIDDAY ON SUNDAY to NOVEMBER	and the second states of the

PRESENT	80 PEOPLE PRESENT INCLUDING 30
	YOUNG PERSONS
MEDIA	IT WAS AGREED THAT THE COUNCIL
CAMPAIGH	MAINTAIN A MEDIA EDUCATION CAMPAIGN.
12 - Carlos	DIANNA OFFERED TO PREPARE STATISTICS
12	ON HOUSING AND PUBLISH IN NEWSLETTER.
	GORJON OFFERED TO DO A SURVEY ON THE
	NUMBER OF CHILDREN PN MULTIPLE OCCUPANCIE
	LINDA OFFERED A BOYCOTT STRATEGY
and the second	FOR OUR NEXT MEETING.
11	
CHARITY OF	IT WAS AGREEP THAT WE APPLY
THE DAY-"	TO THE NIMBIN MARKET COMMITTEE
NIMTS IN MARKET	
a the transfer the	"CHARITY OF THEPAY"COLLECTION.
ELECTORA L	IT WAS AGREED THAT A
ROLLS	RECOMMENDATION DE MADE FOR
	ELIGIBLE PEOPLIE ON COMMUNITIES
	TO BECOME ENROLLED ON RESPECTIVE
	ELECTORAL ROLLS, THIS SHOULD BE
	FEATURED IN A PAN-COM NEWSLETTER.
525	
FIREPOLICY	IT WAS AGREED THAT THE
	FIRE POLICY FOR PAN-COM BETHE
02/10:00	SAME AS FOR R.R.T.F.
ADVISERS AND	T WAS AGREED UNANDOUSLY
NOT ENFORCERS	THAT THE CONCEPT OF ADVISERS RATHER
	THAN ENFORCERS BE SUBMITTED TO
	KYOGLE COUNCIL ON BEMALF OF PAN -
	COMMUNITY COUNCIL.
	The second se

council which will be sent in with a covering letter requesting a meeting to discuss LTP. These was extensive discussion on whether suggesting M.O.s. should consult soil can before stacking development be part of an LEP. The meeting decided in favour allows these was some strong dis-

It was suggested for con should get together a bit for people wanting to set span M.O. & making it available from local councils etc

Spring Equinex Crethand - Herry & Seplice would like an Australia - wide galtering . Planning contruitlee to be formed a the next meeting. Hurry will write semietting for the newsletter . Agenolo could include: candidates for local gout, a kit of M.O. starters, tooker

1 . J .....

per tanta and

Meeting Closed April .

ter

n

<u>,</u> 1

Ractio - Diana did an interneis for Ractic National's Properte pagran which will be broadcast 9.15pm Wed, May 24.

T-Shirt & Poster Design - We're still looking! Get to it all and artists.

PHOS - hullyheld to inquired as to whether the meeting knew anyone who had received a Fitos grant after taking out a lesse. No-one did.

<u>Correspondence</u> - Suppoints to write a letter re Fingel <u>Telecom</u> - ett was reported that Telecom have changed the alistance they will connect a plane from at standard connec fee from 300m to 30m. Diana to fellow this up for the new

Venue for next meeting - Tyouakan Hps Ilam. Harry to let there know. Diana to invite peter Fielden to a future meeting to talk about the hand & Environment case he won for he community

Blackhorse Creek community - proceedly golthe hand & Error went court on Mon, May 29. Trying to locate a cleap survey acconcidation in Multimiburity for the hearing & information on visibility where on public needs another. They have be total to opgrade an intersection 3km from their boundary. Regle at the needing offerred to make organt inguines for Blockhorse. They are not expecting their hearing toke too worky.

Kyogle drayt LEP - Repart by Harry - 2 aran: 1. Spot Boring 2. Social aspects. Spot Boring references appears to mean no contrumities may get off the grand. Clemently felt that otherwithe the LEP is quite favourable. Harry has drayted a response to descussion with Terry McGee. In Kyogle these are 3-indings? It each elects 3 carnellons. To stand you don't have to live in the shire or own property but person must be on the electoral roll. A Terry suggested we check the berundanes of each noding of obtain a map. Get a negrator of all the voters in that inding to make an assessment of all egiances (in Kyogle approx. 500 votes per-inding are needed to get a condicate elected). Ch a good ruling we could pressible get 2 candidates up (need 35-3670 of the vote for 1). don't fight a child, campaign of the once elected will be hell. Keep to a general platform. Chy stand condidates in midings where we're likely to get votes. Speak to everyone in the inding before the electron dis important to be public in the miding but not elsewhere.

In hismore - need 1500 to 2000 votes to get elected. de Hay there votes could come from the winduin chistory but then need to look for support deervere. Cremercely Terry just it would be harden to get a candidate up in hismore.

There was discussion following this report on the question of political affiliation & it was generally decided it = better to be independent. hinda woodrow is interested in standing but this depends on three pressures. At was decided to organise a discussion to get a platform togetles in september (maybe at a spring gattering). The co-ordinators are to follow this up. People are to start gathering any relevant or we ful info e.g. activities Council are engaged in & ways we could act better. Marcinform next newsledler re envolvent ampaign

Minibin Machet - chanty of the Day February 1990. Ramforst conservation recters - decreed to give chance the obay to Mail these even though the macting hasn't seen the them. Minutes of the Ren-Con Meeting held 12 midday, May 21st, 1989 at the Kjogle Scart Hall

Minutes Taker: Diana Roberts

Apologies: Mike Slugog, Vicki Goodhew, Anne, Toy Wallace, Jody Loncaster The minutes of the previous Meeting were read.

Matters Ansing :-

hetter to Dave Lovell. - This has not been newritten. Decided to await response to draft LEP report by Ren-com (see later in minutes). <u>Nimbrin Neigliber Good Centre</u> - training has been carried out & a roste drawn up to duly (see May newslatter).

Pan-Con Co-ordinators - decided to defer appointing another co-ordinator for 2 months. 2 co-ordinators to be elected when Mike's time expires.

Nimbin News - Diana reported on a rushing between the Numbin New collective & herself & Hike & St was decided that the custs of \$25 per page for an usert + extra costs of postage on builts realings were too highs drivers agreed to have a regular one page feature in Numbin News to summarise major news (free of charge) & to continue with air own neutletter. Subscriptions to be on the agender next Meeting Diana to ensue Vicki supplies details, of subscribers to next meting, des details of mailing costs 4 Mike - cost of plictocopping each issice

Advertising in the newsletter - Priority is to be given to people on communities. Adverts at the discretion of the newsletter team - put this info in the next issue. Ads for from community by donation or at the discretion of the newsletter-team. Other ads to be paid for.

delegates to stand at local council elections

Mike has contracted Mac Nicholson but the resting were manase whether he is planning to atlend a meeting . Arana reported on her

it has been suggested. That we have Minibin News publish the Pan-Com Newsletter as an inself into Ninkin News. This \_\_\_\_\_ will be discussed next neeting

in

Next Meeting Kyogle scout Hall 12->5. Cost -\$5/hour. Address & detail, to be in newsletter. Mana to ming Margaret (Ph. 321700) to confirm booking

### delegates for local council elections

diana unsuccessful so far in contacting Noc Nickolson: Mike will try. She did talk to Terry Mccree who provided a lot of info that will be presented to the next weeting. Terry was at this meeting it suggested we obtain copies of the electoral will in kyoghe to soo who is enrolled it who with on each community.

Further matters ensing postponed to next meeting

diana la contact is dalla to request us be cloning of the day at another Ninkin Marchel. Passed \$260 this time

· Anie is to write letters for fan-Con on Ranforest

diana to contact theny we fan - Con files # letterhead paper. Necting closed 4.20 pm. Minister of the Pan-Con Meeting held 3pm, April 23-11989 at the Tomato source Factory, Ninder (ofter being Charity of the Day at the Ninder Market).

Minister taker: Diana Roberts

The minutes of the previous meeting were read. Matters Arising:-

droyt letter to Drue have la Kyogle Council has been lost. Aine & Diana to rewrite

Tear for Nimbin Neighbourflood Contre on Saturdays To convence April 29. Training day 10.30an Friday 28th April or Saturday 29th 10nm. Diane Bowerman - Tuntable - also interested Mike b contact vocunteers not at meeting

### Pan-Con Co-Exclinations

decided to adopt the proposal. decided to have A people 3 month appointments - Mile slagger ( to end glotaly)

6 month appointments - Wally & Diance (to end of October) At next meeting another volunteer to end of study will be sought. These 3 month Co-ordinators will be replaced in Study by 2 people who will co-ordinate for 6 months from their appointment.

#### Newsletter

Co-ordinators et othors to prepare des will moul algendoi items listed by Co-ordinators

sharrs for sale on M.O's to feature regularly in newsteller

Delegation to Kyogle Mire: Delegates are to ge together lefere approaches are made to the Kyog & barrier. Jyamohan (Wadesville): Sorden advised that there had been no reply from the Sout. - at the moment no eviction motice or anotion policy. BillRixon M still going to bat on this me and we are awaiting news from him. I here was a news item that allat Dingleton Mi was in favour of excentaging M/O's because of the low-cost housing aspect. Ratio: It was proposed that Pan-bom look at this area of publicity. Letters: It was proposed that ian-bom write letters to greiner + others, + also as undividuals, to protest the Wadeville case Green taber etc ... Koala Jund: Koala trees were planted out on 10 a 11 allarch in an area in Brefton Rd, and at Stentin on 12 dlarch, - It was agreed that Pau- bern make a demation of \$50 to the Koala Fund. The meeting closed at 41107m.

C

Signatories on blaquet/c: Stewar agreed chat there be b signatories with any two to sign. Harry, Sophies Videi are present signatories ellite's awailable. I more needed Accounts for Payment: Brunswich Byron Ede-Di paid - Teinbursement for Portager Photo-copy \$\$38.42 - Reinburse ): \$\$7.98-Port-Bose \$\$24 - Advance for ellarhet ) ay Purchases \$100. Market Information Salole: It was proposed that a Pan-bern Information Sable be tegularly set up at various markets in the area. Pan-bom besidinators: It was proposed that co. ordinators be elected to carry out the periodic affaits of Pan- Com-some for the first three mouth Allass and some for sisc months - chan some are to be elected each three months for six months (this would provide for continuity of co-ordination and the co-ordination would be repondete At the proposation + dematch quewrletter ellecting Dates: Jke following meeting dates for 1989 were agreed-123/4 - 21/5 - 18/6 - 16/7 - 20/8. -17/9 - 16/10 - 72/11 and at the November meeting to decide if there is to be a Jacember mity - (10/12?) Newsletter Dales: The following newsletter dales were set - 8/4 - 29/4 - 21/5 - 24/6-22/7-26/8 -As19 - 21/10 - 18/11 + 16/12 if chereira Decemberdewrletter. Aubscription + ellembersty Drive: At the stalletter "individual membership at \$2 and will a d newsletter \$207.a.

prepare about \$ 100 words on ian- born for the office admition alloster complet. Mindin ellaste Doug! " an - Com is the Charity of the Day at the dimbin ellathet on 23/4/89. A Achedule was drawn up for charity collections at the entrance gate. offso a schadule was drawn up for staffing the stall Put on item in the news letter. Portars for down town. ellibre to organise a mee place for a meeting after Ele market. A Abopping list was organised & jobs delegated - items to be left at Info. Bentre & to be picked up by Ves. Panibon ellay ellecting: Diana to contact Black Horre Careele Community. <u>Autoription ellembership</u>! It was decided that a registration book and subscription forms be available and promoted at market That a porter be drafted to be presented at nesd meeting for distribution to avea. 1. Pau born Newsletter: Di Milite, Des, Tordon 9/4. bo-Cordinators: A proposal was put forward by ettice that 8 (?) persons be elected to proceed of time work alternately as votunteers all ele d'interne d'aightershood + Information between A a turdays and included in their h work would be advining members and public on the work of Pan - Com. The hours indrestrom 10 to 4 - Persons who mominated De + eilike + Streg . Harorti legether), Jacky, Wally, Des,

Minutes of the Pan - bean deiting held on 19/3/89 at Slendin bounning, Stangers Road Nimbrin. Apologies: Leslie (Inffoch Park) - Jong Sibran + Aino (Pinpuna) - Davry Styde (Emi Man). Resident Jax: That at this time we have not enough information on this issue which is being proposed by sations groups particularly the NSW Farmers' Association. The R.R.T.F. adase chat it would be a very difficult step for local conneils to undertake a rendent tax. 755 Payments & Road Laires: Sha passon works off chair road lang by working for che connice the payment would be termed as income of you a on the dole - would have to be declared - the Light bounded was accommodating in providing this bind of employment. Commications between M/0's and Bernals: A letter was drafted and it was devoled that a second draft'be posted by Ame "Jiana. It wa Anoches proposed that a delegation of close hving preferably at one arranged in bawangla. People standing for local election . Vichi Joodhew shall further contact will one persible contact. Proposed that an invitation be sent to someone to attend a future meeting to explain the procedures moolod in Manding for election allac Nicolson to be contacted by Jiama. Envolment on Electoral Roll; J. Boothkas proposed to advertise the need for M/o vesidents to be on the electoral role at the messt Numbin Marhet. Market ? amphlet ! It was agreed that Diana

Market on Sunday SBrd April Our monthly receting will be held after the market. Goods, donations are needed. Organising consister: des - Moondani, Katnia + Town-Glen Bin. Organisation to be discussed next meeting.

Treasurer's Report;

Opening Balance 19.2.88 (27.94) + deposits 903.50 + Interest <u>'SI</u> 876.07.

Expanses:

Bank Charges 0.55 Photocopying 58.96

Froche Brown Reinbursevent 29800 357.51

Newsletter: communities to be asked to subscribe - \$20 per annum. Next newsletter: Harry, Branda (typing), cliana, Mike. des to mail # to organise mailing list.

Wally willing to help with collating & mailing - usually at. Niritin N/Hood centre and wed & 3rd Mon of month.

Nindin News: Hany will draft a response to letter in Nichin News from Engelman of Kycyle Health Food Shap.

Election to councils: Anounsed need to convince people to get onto electoral rolls. Norvinations for council reps to next meeting. Harry to write something on this for the newsletter

Minutes: To be write, into a minutes book by the minutes takes at to be taken to the next meeting by that person.

Meeting closed .

a partnership.

Blackhorse Creek: Have appealed to the hand & Envronnient Court. They should be given a sitting date seen. The appeal has to be lodged with Council. Costs will be a few thousand &. Aave hamberf to represent them. Agendor next meeting: fundraties for Blackhorse Crk... hous has sold his share in the Alternative Building Market & berght a share & in Kyogle Organic Creivers. He & hinda can be contacted there or Thursdays - 321102.

heligield: One person is paying off their \$1950 road key and by working for kycyle conneil as an unshalled labourer. July ne whether this affects Ass payments. Arain to inquire & Wally to contact Ass for nepotback next meeting.

Following an a discussion with Dave Levell of Kyogle Council it was decided that at the next needing we will discuss ways of upping communication between N.O's -inducedually # 15 a group - and local Councils, popecially Kyogle,

Koala Comidons: students at Nimbin Central are working on the establishment of Koala comidors. They need help with tree planking and they need noney. Please send offers of help #/or money. Contact Barry Cilide at Nimbin Central or scott Goodhew at Clen Bin Community. They will provide us with info to go into air next newsletter

## hocation & date for next recting -

Sunday 1914 Mard, 11an - at Gen Bin - Vichi Goodhew's. Sunday 23rd April at Nindin Marthet, after the marthet. Sunday 21st May in Kyogle - Diana to discuss venue with Blackshorse Creek.

It was decided not to pursue an Auturen equinica juthening.

Minutes of Meeting held at Rinpung, Sunday 19th February 1989

Apology: Martha Raitson Fund Raising Dance: Raised \$605. Approx. 130 people + kids. Alcohol-aised \$166, Raffles \$110, Remainder door takings

COMMUNITIES UPDATE

1

Tyanokan Ipdate: Influx of new people. Negotiations with the Covenient are at a standatill. The Court. agreed to \$170,000 but gave only to weeks to pay. Residents are staying put, boking at PR & not pursuing negotiations. They need to think of a slegan for publicity e.g. "settling", "birth right". ddeas to the next meeting.

Blarpina: Mike sheggy is setting op a general resource Information service. Alease contact with information or for information - anything of interest to is all. Ph. 897321 - hillian Rock Rd. Minibin \$2480.

Soplie - Avalon - has a scrap book of articles - pass on any jou come across - dated & sorted.

Mt Oak: Want info on what's happening here - Sophie has followed this up.

The what community: - have pist received back extensive & demanding condultoins for development of only 3 house sites - Kyogle shure

Next meeting: Councils are publing for indusdual rating for houses on M.O.S. Need to cash and a strategy to clear with this

Altarmananda: have put in a suspension fort bridge over a large creek that people are welcome to go & look at. They're currently changing their legal structure & discussing plining - presently Minutes of meeting held . 13m stone 1987 at Tyonatan 11.40 cm.

Apologies: Brenda Durant, Diana Fistoers. Mike Sheger for July needing Blo people present

Minutes of previous meetings read & accepted

Matters arising :-

Newsletter Subscriptions

For 60 copies, 3 sides - on A3 \$23 or A4 \$36. 19 subssenties 1 Decided \$20 subscription for includicula or communities per year which includes membership of Fan Com.

\$2 mendership of Pan com not including newsletter subscription Suggested that mendoers of communities should become individual members even if their community is a member.

Copy of each newsletter to be sent to Rambon Archines, Mitchel hibrary.

Hackhorse Creeke - court case will be in zydrey next Monday re deit application approval.

Spring Equinice Cathering - 22. d > 24 september at Tyonolean Planning meeting Tuly and at Tyomolean is looke at water, stogen verandah etc. Advecting to begin now - there . Mike suggested we may need an attemptive verine if here of termine at Tyomolean.

Valunteers for planning convulter - Harry, Gordon, Dianne, Gus, Musle, Sarra, Koren, Tim & Vichi (calenng).

Bill Blair will cover adveitising costs for festival. Suggested we apply to N. Nikin Beopheepers for advertising (trinuwn & Finances to supply materials - suggested donations from shops etc Remanent fixtures to be donated . 10 Tijen okari entry - suggested \$15 construction L \$20 non-community members. Election 2 co-ordinators for 6 months - to replace Miles Des & Karer, - Des P.O. Box 102 Noribin (Moondoni). Karen 897275 Tyonakan

Venne next Meeting 16 July Tyonokan. Come early for

August a September meetings to be at Typeralcan with 1/2 day meeting & 1/2 day worke day towards festivial.

### Avalon - report from Tomia.

Moste conneil britting inspectors son seadings & called police. and with a search warrant, stole money Demolition order from Conneil next day, Bill Reason said can build. No further contact until demolition order. Ret injo with next neusletter. Letter to Myegle shire Council.

### MRCAE Alternative hypolyles Cause .

Mile Slegging doing the course. Has 3 sets of papers \$ 1 set of tapes a will advise in newsletter of their availability for study groups. Mike also putting together a recourse center

### Pernaculture Workshop -

(0)

Des attended. Rozyn. Francis # R. Rosen, Byron Bay, are seeting up a community on a permatulture basis - Bio-regional Independence.

Des reported on workshop & his openions & will write something

Kyogle Newspaper - Niche suggested we advertise in them.

Tyouakan - Cordon reported that many homeless people from the edge are using the facilities \* providing own housing. An orchard has been planted \* funds are available for apgradi of facilities. Mussed heating with Selupp . Not interested in project . Communications closed .

AOK-Roseberry Creeke - Having tranlole with Kyegle Shire Convid re firebration - 4 house, on 120 acres.

Finances - Vielis reported . \$872.82 in bank.

Meeting closed 3:10 pm

Meeting Held at Tyonakan oTuly 16, 1989

No actual minutes were taken & discussion was devoted to organisation of the spring Equinox Crattering.

decisions: \* Charges - \$5 chance - \$10 saturday only - \$5 sunday "

to people from communities '

\* Timpto Co-ordinate catering

\* Hold similareous workshops rather than one speaker. addressing everyone.

\* Not to contact Council for permission to hold the gattering but we'll couply with all regulations agettalth dept.

\* Ask otan oliver to be the opening speaker ogain

A Alsh Workshop leaders not to be paid . Should this prove unacceptable to some we'll discuss it at themand meeting. A Tom a di to do a poster at bring to [Neighbourhood Centre Sat, July 22 Next meeting: 6m August - Workeday at Tyoriokan

Minutes of meeting held at Typanokan August 20, 1989 Apologies: Mike shogog, Arine, Vicki, Joy & Jody. Minutes: Gordon The minutes of the Stine meeting were read. Matters Arising:-

Blackhorse Creek: no decision known as yet

<u>Acaton</u>: - Kyogle shire council doesn't wish to attract adverse publicity by going ahead with denolition. All they require now in for Tonia to subrit a building application and begin the official recognition of her dwelling. It seems that at the present her dwelling will be necognised as a temporary dwelling.

Ettos - Wally knows of a Fitos grant being approved to someone on an M.O. (no details). Sabina from hillyfield is looking into ways of obtaining the S-gear lease without legal costs. Someone from Ringina is close to getting the grant but haven't seen the money despite being told they 'ne approved.

Newsletter: ... For next agenda discussion reindurdual communities producing each issue.

section in next newsteller specifically to bring the Newsteller. day to people's aitention.

<u>Loordinator</u>: required to replace Karen. Gordon (Tyomobari) agreed to do this to December.

Ninderin Police community consultative committee: The police rang Drang & h asked her to berro represent Pan-Com at the Committee's first meeting. The police rep, Insp. Stord, addicted & local Number police adjuited not having any contact with communities other than on an official basis. Itana suggested a community night whe to minte the police out one. day to give them a better understander of M.O. Yeshyle anesidents.

Suggested that the police have an opendary or Mubin police station, to be brought up at their next meetings Fert that commity consultative Group meetings shoudn't it be held at the Police Stri but on more neutral ground e.g. local health centre.

Need to stress urgency of need for facilities for tean open

drang to represent Pan-Com at these meetings of to report back to Pan-Com after. Meetings will be bi-monthly

Wally & Gordon to staff <u>Number</u> N'Hood Centre on Sept 23rd.

Verves for next Meetings:-17th Sept Eden Creek Commity Hall 18th Oct hilligield 18th Nov Dhamaranda - to be confirmed

Financies \$ 930.95 Cach in bank

\$19.38 bill to be paid (Nimbin NI Hood Centre).

All social Cathering at the Boah Factory, Aug 27 4-6 pro-All Harry Wood - the person contesting the societ of Page will be these to answer greations. Mike will be there. As M.O's are gaining interest in the Federal sphere we should be there to press our idea Kyoste Arryt LEP: shill on the backe burners. Mac Nicholson has recommended that any M.O's working to put in a D.A. should do so now a hence avoid the repending L.E.P.

Tuntable Tribal Meeting: - Wally & Muke will be going to the next meeting (sept?) to present Pan Com & enlist support.

Pastures Rotection Board - discussion deferred to the next neeting & wally will try and get more information suggested we mention in our newsletter that communities could lodge an objection to paying & put the levy amount in a separate bank account. Has anyone done this & with we at success?

social security - wally will do an article on recipients' ...

spring Equinox Gathering: Diana authined the reasons for postponing the event. It was decided that at our next meeting we would discuss a verie, perhaps Eden Creek, and discuss a date. Long weekend Standary '90?

Typeroban is intending to host the All One Farrily Gathering on sept 23. Everyone welcome.

MINUTES OF MEETING HELD AT EDEN CREEK 17th SEPT. 1989 DEMOLITION - HARRY GAVE AN UPDATE ON THE DEMOLITION @ AVALON & PASSED AROUND THE DOCUMENTS RELATING TO IT SO THAT EVERY ONE COULD BR FULLY INFORMED ON HOW, WHEN E WHY ACTIONS WERE TAKEN. <u>LETTERS OF THANKS</u> - HARRY WOULD WRITE TO KATHY STAVECS, RAINDOW POWLER & NIMBIN NEIGHBOUR & INFO CENTRE, THANKING THEM FOR THEIR SUPPORT GASSISTANCE REGARDING THE DEMOLITION.

Minutes of Meeting held at hullfreld, October 15, 1989

Apolognée: Tony (Ropuna), Phil Braham (Tuntable)

The runnites of the previous meeting were read. Matters driving

i) hetters of Hanta still to be not written (Harry).

ii) Media release was printed in revoletter-October iii) Harry pursuing health & fire reports on Tomis's house iv) delegal dwellings in Kyogle slipe - Harry following up.

- v) Blackhorse Creek to write article for Nov. newsletter (hinda) vi) Post-out - re demotition - Peter heuris not at meeting .
- Nothing happened yst. viii) Fairgmonint Festival / Debie (Blockhorse) co-ordinations a Ran-Com stall (in balloo?). Were wants pliclos demonstration what M.O nesidents do it display items & bamboo for stall. Needs volunteers for stall - John, Sabina & Beatrice (hullifield volunteered a day each).
- viii) hetterhead underway

intifield community entreprenetizial + well-meaning base 39 shareholdings. 2 categories - roughly 1) keen to co-operate at varying degree 2) "Freehold" people. - This leads to tension over obdogs & co et.

Bush fire control demands by council impossible so concentration on safety of house sites. Don't want to burn most other areas. hegal - all houses seeking approval, mainly to get FHOS, so general agreement to comply with council. Only one person not paying section 94 levy.

Environmental policy - non-existent but being worked on.

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Pologies: Tony (Ropuna), Phil Braham (Tuntable

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) hetters of Hants still to be not written (Hang). ) Media release was printed in revaletter-October i) Horry pursuing health & fire reports on Tomis's house. ) dllegal dwellings in Kyogle Slive - Harry following up. ) Blackhorse Creek to write article for Nov. newsletter (hinda) 1) Post-out re denotition - Peter heurs not at meeting. Nothing happened yet. ii) Fairgmonist Festival - Debbie (Blockhorse) co-ordinating a Ran-Com stall (in bauboo?). Wet. Wants photos demonstrating

shat M.O nesidents do + display itens & bamboo for stall. Needs volunteers for stall - otolin, Sabina & Beatrice (hillified volunteered a day each).

viil) hetterfreed underway

hulfeld community extrepreneurial + well- meaning base. 39 shareholdings . 2 categories - roughly 1) keen to co-operate at varying degrees 2) "Freehold" people. - This leads to tension over of dogs & cal Bush fire control demands by council impossible so concentration an safety of house sites. Don't want to burn most other areas. hegal - all houses seeking approval, mainly to get Fittos, so general agreement to comply with council. Only one person not paying - section 94 Levy .

Euromiental policy - non-existent but being worked on.

when D/A was approved in '84 5 ocres was given as public conneil reserve & max. road key was agreed to by developing entrepreneur, Few final building approvals.

FILOS - currently canging out investigations into this. Has been advised that as articles state shareholders have exclusion rights to dwellings they should get it i Discussion of other community experiences followed.

Avalon hatest press release read to meeting seeles open meeting with full cancil & mentions hovell's permany interests in Aralon . sequence of events leading to devolition was read out. Request to meeting to spread the facts & inform the public of large.

Blackhorse Creek Reported on neeting with council to request installient payments following hand & Enronne court hearing, council wastall work done before issuing any bldg or temp durilling permits:

11.0

An con Gathering. The Channon Market area was proposed as an alternate verve to Eden Creek Hall. Organising committee: Harry & Sophia (Avalon) otoen (hilly drine & Draina (Ropina) hesley-music (Ropina), shaws (Blue Springe), Mile (Barguria). otoch suggested provid a bus to take interested parties to visit a designated community to see how the vorting ' Diana to convene sub-committee meeting

Newsletter Boduction Days: 21st Oct, 18th Nov, 16th Dec

Co-ordinators: - Lance (Avalon) replaced Diana & Wally will continue . Both positions to end depril "90. Rublic representation

All Pan- Com media / public Matters (press, radio, TV; letters to public bodies etc.) to be brought to a Ren. con meeting first. If this is not possible the matter must be referred to all Co-ordinators before being public on behay of Pan-Com draina (Propera) is a appointed Media Co-ordinator to facilitate the above & co-ordinate medic action. Re will get together a medic contacts list. If an urgent matter comes up reading medicale response Diana ear speak on Pan-Com's behay. tians will talk to sociator Michelle Trudeau the with regard to becoming modured in M.O. area as Bry Ragotto is over warled of stow.

Turtable Tribal Meeting representatives Wally reported of visit by Ran-Compto Turtable. This was followed up by a meeting between Pan-Com & 2 Tuntable reps. General feeling on Turntable is that Run- Com represents Megal communities for purpose of figliting Council Wally feels there's a wealth of resources at Turtable that we could tap into especially to do with dealing with community problems. Timtable decided to take out 3 newsletter subscriptions & support was given to the philosophical base & acturties of Ran-Com

Beaure centre at Baquina has much njo on Numbin & advent 1.M.O'S. Mike sleggog happy to be conduit of info; to provide or refer information

Country hinke : for price of local phone call carberra can be contracted for info from all Gooth depts. Mike shegey responsible for keeping the accessed data up to date in the MINKA: Windrin Neighbourhood Centre. This will soon be computerised a printonts can be had for approx. cost of local phone call.

Nuclean - Numbers - information is being developed by NNC committee to increase employment possibilities in around Numbrin. This info can be passed on to ky eggle

Next meeting: - Nov. 12, 1pm BANKyhand Phannamanda.

15/1/89 BEST NAME COMMUNITY REPRESENTE? CONTACT AINE PINPUNA CB 39 Vieri + Tian. "GRENBIN" 8915+6 (JUSI HARRY AVALON CB 13 Suffilk Park Caravan Park Lesley Tues & Fri. R. 891529 (1) Drana Roberts Rinpung Brenda Lucart ----891176 Sophia Andrea. AUALON. C.B. 13. MIKE 897321 BARJUMA Vyvyan 897275 TYAMORARI 19/2/89 Lesley Propunia Jyanokovi (Wadeville) DIANIA CB 29 Les Deuton 897275 Pin PUNA Judy Lancaster CB37 GERALD. JOER SROWN BLUG SPRINGS SYMOUD 21. NINIRIN KYOGLE. NONIE WINHOW 322184. 1891546 KATKing - Scroff CLEN-BIN LILL J. Booth FOTTCA "Creemont" Slippery SLedge 897 308 GORDON KING. 897275. TYAMOKARI P.O Box 15 Nimbin DES LAYER MOONDANI Brenda CROFTON RD. 891176

BEST NAME COMMUNITY REPRESENTES CONTACT Wally CI-Joy Wallace WHATT community Neighbourhood Cent WALLY WHAT'T community Neighbourhood Gib AINE "PINPUNA" CB 39. Dophia Avalon CB 13 Aller HARRY . AVALON. CD 13. Barry 'EMI SHAN 891408 Tony Gibson PINPUNA CB 39 Alike the good Bargenein Vichy O Bargenein Timbreck Jamohan 19/3/89 89732) 897275 BESTACT NAME COMMUNITY REPRESENTED Diana Roberti Pinjuna ellier Myog Daymino Des Moondani Grey Behrend Mebbin 897338 CoLin HuyAS GLEN-BIN 16 PINEUNA 891546 STRVE THORNTOD wally d-JudyLancaster WHATT COMMUNITY N. N. C. VIC 891546 GOODIFEW T. Broots. GLENBIN . ). HILL WADEVILLE 897275. Billen Cliffs Geo (HWhitehouse 337147 291546 (Vicki) JENNY MASON GLEN-BIN Scruff Kateria BILLEN CLIFFS by with and Tgamokati Kode King

BIEST NAME COMMUNITY REPRESENTED CONTACT Wally GIN.C. Joy Wallace WHATT 2 WED & SED MON OF MONT. WALLY WALLACK withi goodhar Glenteen 21/5/89 Jana Roberts Pinpona CB29 or c - 891349. d- Black Horse Creek Jracay Alboney Black Horse Creek WALLY WALLACE WHATT COMMUNITY Avalow Sophia Audrea CB 13. Whites Rd, Eden Cak Via Kyogle. Black Horse Creek Deb Brucher are alendeen glachhanse cr 1. CB 5 huda Woodhan) Jonice Jundol. Black line ch. 321102 AB Market. "Creemont" FOTTCA 897 308 Slippery Shedge BLACK HONSA CARAG PATRI LRWIS 322244 Lena McGregor Avalon **9**-**9** cH- 13. AVALON. HARRY NEULLE of BACK Horse CK. RETER BORTNOWSKY BLACK + ORSE CREEK 17-9-89 Nove cl-wally Judy Lancaster What Community John Signin Wally hallave What Community by hollace Watt Community BILLEN CLIFFS BILLEN CLIFFS Bay Williams Joy Williams 337147 machine CO MMUNITY COMMUNITY ForCommunity

NAME COMMUNITY REPRESENTED BEST CONTACT Blachherse CK de D- Aberdeen. KOG. Deb Burcher Blackhorse Crk, PIL K. O.G. MWRIGLEY "OTAMOKARI' GORDON W. HING 897275. Typmokari P2 212 Tom HARTUP. 897275 Lena mcGreapr Analon Aualon Jenny Gibbons Black Horde Creek. racey 1 leaney Gast Davies Alvalon remaining Tranco PART WARRER . Nieki Goodland Avalor Glandein 891546 Stan Mokak lean and alas Troy Unson PMRNA ~ ~ ~ Ange Tony Gibson 5 metrallo m Calloce it about Nillay. KIAH ROSEBERRY JCK, 20102 About 8 Antic Junit. D. Moskiva Kich Roseberry Coek 364255 Roman and the theread place man is A ROBERS FR Lesly Berry Blackhorse Creck noter population hinda Louis -CREDETINERY BURER Durch CUTT Burry Him Cu 15.10-89 . - LinhiFIELD Anana Robert Rinpuna 891529 (w) T. Jonine Barks Lillfield 897397 fillifield John Burne mossage about Eallice Benney a co Billen Cliffs Govin dat Emy 337037

n 99 NAME COMMUNITY REPRESENTED BEST CONTACT. reque Deb M'Donald Lillifield CB 22 Blackhorse Creek namirice + Deb 1 K.O.G. Linda + Sharin Munay Blue SPRINGS Jock. BROWN BLUE SPRINGS P.O. Box 158 MamBin 897321 Lelian Role Rol, Nimen Mthe thyog zaguna Joy WALLACE WHATT COM JUDY LANCASTER e - NIMBIN N. HSI.C. WALLY WALLACE AVALON COMMUNITY. HARRY NEVICE C.B. CH. 13 ..... AVALON P.O Box 136 NIMBIN LANCE MEETON Sophia Andrea AVALON ® CB. CH. 13. Aine Pinpuna 101 891 349 menage Sobina 2 - 23 hulyreid mino 12/11/89 - "Pharmananda" Allihe Shager Barguma 89732) Jay Williams . Ray William Geotenhitchere Billen Cliffs 337147 Lena McGregor Aualon Dive Spring. She bortions Lisly Berry - The start of the second Perpuna Diana Roberts Pinpuna March 31110 Dhamananida. Trish Morgan BLUE SPRINGS LE USPRATT

NAME	COMMUNITY	BEST CONTAC
Vyvyan Stott .	Wadeville	
Stuart Woods	Tyamokavi bull 066	
Gordon King		Mar an us
Lance MEETON	1	pout surver about
Al Japahami Oshlach		21-2677
Anne Boyl	LISMORE	· 21-2677.11
WALLY WALLACE	WHAT C'TY	Jay water a
JUDY LANCASTE		
JOY WALLACE	R 4	Bracel uniceret
MAURICE	BLACKHORSE CK	
DEBRI		and shear it .
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MAME	COMMUNITY	BESTCONTAC
Mile SHEGOG	BARJUMA	897321
wieni goden	lour popia	891546
Jai Movison	Pretty Gally	797181
WALLY . WALLACE	WHATT COMMUNITY	-
Joy Williams	BILLEN CLIFES	A STATE
Ray Williams	BILLEIN CLIFFS	Sales Statistical
Peter Kels	NIMBIN	Size the sta
Brenda Denat	nenbin	
Linda Munary	BLUE SPRINGS	1.1.1.1
Pauline Davis	Blue SPRINCES	891152
·	A Charles and the	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
		A CONSIGNATION OF A CONSIGNATI

11.2.90 - BLUE SPRINGS

TELE NO. ? CB ? ADDRESS! NAME COMMUNITY G-TRU- name Oak BEST CONTACT Mehe Shagog WALLY WALLACE 897321 Daguna CH 7, WHATT COMMUNITY JUDY LANCASTER JOY WALLACE BLUE SPRINGS KINDA MURRAM SHAUN MURRAY 337147 Billen Cliffs Geoff Whitehouse Brenda Alerant CROFTON RD 891176 wallaby Road ing gooden , 891540 BILLEW CLIFFS LISINGRE Lity. Jan Ray William 211470 BLUE Skines Aggin Roberts Ropina Jarown (JOCK BROWING BLINGS SPRINCES VyVyan Stott Wadeville, 2480 89 7275 TYAMOKARI , WADENILLE Gordon . W. King Blue Springs Parline Davis 891152

MABNCEE 10.6.90

NAME

DIANA ROBERTS VICKI GOODHEN AINE Usnesa Stewart

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## Land Commission of N.S.W.

Level 23 Town Hall House Sydney Square 2000

Box 13 G.P.O., Sydney

Telegrams: "Landcom" Sydney DX. 1028, Sydney

Our reference:

Your reference:

Telephone: 290 3355 Extension:

9th July 1984

SEPT

Dear Sir/Madam,

In February 1983 the Land Commission was directed by the Minister for Housing, The Hon. Frank Walker, Q.C., M.P., to undertake a feasibility study on Multiple Occupancy communities, and what role if any it could have in this form of development.

This paper is the result of this feasibility study. It will be widely circulated throughout New South Wales and Australia to the many Federal, State and Local Government Departments who it is believed have an interest in the points raised in it. As well it will be distributed to those community and educational groups who have undertaken extensive research on this form of housing.

The aim of this wide coverage is to promote further discussion of the policy and programme issues raised.

Any comments on the discussion paper would be appreciated and should be directed to Community Planning Manager at Land Commission G.P.O. Box 13, SYDNEY, 2001.

To allow adequate time for these comments to be considered it would be appreciated if these could be forwarded by 30th August 1984.

Yours sincerely,

(J.H. Plummer) A CHAIRMAN.

ANDCAN

# MULTIPLE OCCUPANCY DEVELOPMENT



# FEASIBILITY STUDY

BY THE

LAND COMMISSION OF NSW

**JUNE 1984** 

#### COMMENTS ON THE DISCUSSION PAPER

The Land Commission of NSW would appreciate any comments on the discussion paper by government agencies, individuals or community groups.

These should be submitted in writing to:-

#### COMMUNITY PLANNING MANAGER LAND COMMISSION OF NSW GPO BOX 13 SYDNEY 2001

To ensure proper consideration of your comments it would be appreciated if these could be forwarded by 30 th August, 1984.

SEPT.

#### PREFACE

Over the past decade there has been growing interest in multiple occupancy communities in NSW. Associated with this form of land ownership are many social, rural, legal, financial and environmental planning issues most of which have implications for government policy.

Following representations regarding this form of housing, I requested the Land Commission of N.S.W. to prepare a feasibility study on the policy issues involved and to investigate what role, if any, the Land Commission could have in this form of development.

This paper is the Land Commission's feasibility study. I have released it so it may provide valuable input to current discussions by Federal, State and Local Governments in addition to many interested individuals and community groups. I have also asked the Land Commission to identify a potential pilot project as a form of low cost land and home ownership that may be facilitated by the government.

I trust this document will promote wide discussions of the policy and programme issues identified and thereby assist the government in formulating its policy on multiple occupancy.



Frank Walker MINISTER FOR HOUSING

#### ACKNOWLEDGEMENTS

This Discussion Paper on the feasibility of home ownership for low income people through Multiple Occupancy Development is based on the work of Sustainable Settlement Planners.

This consultancy team was established specially for this project following representations to the Minister for Housing. The task was supervised by the Land Commission's Community Planning Unit.

People involved were:

Ms Jane Miknius

Landcom, Community Planning Manager

Sustainable Settlement Planners:

P.O. Box 36, Bangalow. N.S.W. 2479 (066) 87 1477

Mr. Rob Doolan, B.R.T.P. -

Project Co-ordinator & Planning Advisor

Education Programme Planner

Mr. Denis Fulford B.E. (Hons.)

Mr. Bob Hirst, B.A., M.T.C.P. -

Mr. Mac Nicholson -

Mr. Tony Pagotto, B.A., LL.B. (Hons)

Mr. Shann Turnbull, M.B.A., (Harvard) Financial Analyst B.Sc. (Melb): Dip. of Elec.Eng.; F.S.I.A.; F.C.D.A.; F.A.I.M.

Engineer

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#### 1.0 INTRODUCTION

#### 1.1 The Feasibility Study

This feasibility study demonstrates that it would be viable for the State Government, througn such an agency as the Land Commission, to facilitate multiple occupancy (M.O.) development for low income earners in New South Wales.

The study examines the legal, financial and planning issues that would need to be addressed to better facilitate M.O. development. It also proposes a financial model and environmental planning methodology for the implementation of Government sponsored Multiple Occupancy development for low income people.

#### 1.2 Multiple Occupancy

Multiple Occupancy has grown considerably as a form of home ownership over the past 10 years. Whilst there are no reliable statistics available on the extent of M.O. in N.S.W. or Australia it would be reasonable to assume that the major growth area for this form of development has been on the North Coast of N.S.W.

Multiple Occupancy generally refers to the co-operative purchase and shared use of rural land. It involves a number of purchasers combining their financial resources and by whatever legal means they choose, becoming joint owners of a single land parcel.

The housing and living arrangements of such groups vary greatly, with some opting for communal style living with shared facilities such as kitchens, laundries and bathrooms generally clustered on a small area of property. Other forms include the scattering of a number of small self-contained dwellings around the landholding. The premise benind Multiple Occupancy, regardless of the physical form it takes, is that responsibilities relating to the management and maintenance of the property, including the establishment and running costs, are shared by the owners in a co-operative fashion rather than as individuals.

In its early years M.O. attracted those people who particularly sought an alternative life-style and a simple form of rural living.

There is considerable evidence however that in more recent years, this form of home ownership has become more attractive to a much broader spectrum of society. There are a number of examples of this in the United States where M.O. title has been utilised to share services by both upper income levels in executive compounds and lower income levels in land trusts.

Evidence suggests that this is associated with general trends in employment and household formation patterns. With micro-computerization and associated electronic information processing, and a decline in manufacturing employment, it is expected that an increasing proportion of professional and semi-professional people will choose to work outside the major Central Business Districts, and will choose a more flexible approach to working hours. Associated with this will be a greater and more politically articulate concern with environmentally sound lifestyles. This will have economic implications for the provision of semi-skilled part time employment opportunities in those rural areas attracting this form of activity, such as the coastal areas of N.S.W. A further consideration is the greater capacity of such rural areas to absorb young unemployed people in a lifestyle that does not produce the sort of costly social problems characteristic of more urbanized environments (prostitution, hard drugs, violence).

#### 1.3 Sustainable Rural Resettlement Communities

These developments have led to a major Federal Government involvement in investigating the potential role of rural sustainable communities in response to a continuing trend of long term unemployment. To this end the Federal Government, and particularly the Prime Minister, has expressed keen interest in the involvement of the Land Commission of New South Wales in facilitating M.O. for low income people. The Prime Minister has requested the Economic Policy and Advisory Committee to report on these matters.

With the support of the Federal Minister for Employment and Industrial Relations, the Australian Rural Adjustment Unit of the University of New England convened a meeting in late 1983 to establish a National Steering Committee on Low Cost Rural Resettlement (NSC) to examine the issues and philosophy that should inform any policy debate about the promotion of sustainable rural resettlement in Australia. The target group for such a policy initiative was identified as "those who choose to adopt a rural lifestyle on a low income and who adjust the cost of living and of housing accordingly."

People opting for multple occupancy in lieu of nobby farming may have a number of varied reasons for choosing such a lifestyle and they may also have different aims and needs. Such people might:

\* wish to adopt a simple rural oriented way of life.

- intend to utilise land in some productive capacity, perhaps to provide a proportion of their own food and income.
- \* intend to produce cottage crafts or low technology industries such as furniture making, spinning and weaving or pottery, as a sole means of survival.
- \* prefer to live in a community in a rural setting on unsubdivided land and commmute to work in a nearby town.
- wish to retreat to a rural area and share facilities with others whose interests are similar.

\* desire to manage the land in an environmentally senstive way.

(Ponton, G and Robinson, K. unpublished Research Paper (UNSW 1982).

Not only is multiple occupancy economically attractive at the initial purchase stage. Ongoing maintenance and development costs of the property, such as the purchase of capital equipment, fencing, road building and the like are costs shared by the commmunity, not borne entirely by individuals. These cost savings mean that a greater cross-section of the community including those socially disadvantaged or unemployed are able to become "landowners" and experience a rural lifestyle. These factors alone render multiple occupancy a viable and attractive alternative form of rural development which has a rapidly growing market and expanded clientele, especially for those interested in sustainable rural resettlement communities.

#### 1.4 Advantages of Multipe Occupancy Development

There are a number of advantages for N.S.W., from facilitating rural Multiple Occupancy communities. These are:

- \* extension of opportunities of home ownership to low income earners.
- \* minimisation of government welfare subsidies.
- \* contribution to regional economic development.
- \* provision of housing in areas experiencing rapid population growth.
  - \* socially productive lifestyle options for low income earners, including the long term unemployed.
  - \* the development of a strong rural social infrastructure capable of responding innovatively to Federal Government initiatives in employment creation programs.
  - increased Government capacity to respond to a growing consumer demand for development associated with semi-rural or ex-urban lifestyles.
  - \* increased support in rural areas for broader social policy goals.
  - provision of a legal and financial structure for self-reliant communities.

Whilst these advantages may be generally recognised, the growth of M.O. developments has still occurred in the face of extraordinary legal, financial and planning constraints. Government policy has lagged behind the community acceptance of this form of home ownership. Important policy issues exist for State, Federal and Local Governments.

#### 1.5 Major Policy Issues

This feasibility study demonstrates that there are a number of major policy issues that need to be addressed in the facilitation of multiple occupancy development, particularly for low income earners;

#### Legal Issues

As Section 2 of the study points out, no ideal legal entity exists for M.O. development. Although changes to the Local Government Act (Section 4 and Section 327AA(2)) and amendments to the Company Code (Division 6, Part IV) may overcome some of the problems, a better solution might be to introduce new legislation dealing specifically with M.O. development.

#### Financial Issues

Institutions such as the Department of Co-operative Societies, the State Bank, the Builders' Licensing Board, the Valuer General's Department, the Government Insurance Office and the Federal Department of Housing and Construction would all need to consider the special requirements of M.O. development to facilitate improved financial arrangements.

#### Social Planning Issues

Both State Government and Federal Government need to consider the opportunity provided by M.O. development as a basis for developing community based education programmes as a component of facilitating multiple occupancy rural development for the long-term unemployed and to assist rural areas to adjust to the social changes resulting from this new form of development.

#### Environmental Planning Issues

Section 5 argues the need for a State Environmental Planning Policy (SEPP) to be introduced on multiple occupancy using a performance standards approach. Further, various planning issues associated with policies to protect viable agricultural land, reducing servicing costs, the provision of community facilities, and sanitation health requirements need to be examined against the requirements of M.O. development.

#### 1.6 Land Commission's Potential Role in M.O. Development

Although the Land Commission's main concerns lie with the promotion of urban development, its growing involvement in the broader issue of facilitating development that creates access to a range of housing options for low income people in response to the changing needs of the population supports the involvement of the Land Commission in facilitating M.O. There is a widespread political expectation that the Land Commission, as a public agency, should be at the forefront of facilitating innovative housing and land developments required to service changing consumer demand patterns.

This market is principally at the lower end of the economic spectrum and multiple occupancy development would be consistent with one of its primary objectives, i.e. "to provide land at the lowest practicable price". It is also consistent with its aim to promote orderly and economic development as involvement in this activity would assist the Government in control and management of this significant form of development and allow the Government to investigate its further application as an effective form of development in rapidly growing rural areas. An important feature of this concept as developed for this study is that it also provides a technique for urban areas for:

- (a) reducing the cost of land, and;
- (b) capturing development profits for the community to both reduce the cost of land and provide the means for financing the cost of community improvements.

Individuals usually seek to form these communities and there is a role for the Land Commission to act as facilitator of this form of development in much the same manner as it already operates in the more traditional forms of subdivision. Table 1 shows an implementation programme for a potential pilot project. It should be noted that financing and legal structures would become an integral part of project development; this is not presently part of the Land Commission's usual operations.

#### 1.7 Financial Feasibility

The financial model developed for a sample project in this feasibility study in Section 3 is directly applicable to any multiple occupancy project of the Land Commission. It is also applicable to new urban areas and urban renewal areas where a community entity might seek to purchase land from the Commission.

Although the cost of the shares can be reduced by increasing the borrowings against the community's asset, there are advantages of taking a middle road with some borrowings. These are:-

- (a) establishes a mechanism for financing that can be utilised by other existing and future communities.
- (b) creates an incentive to increase the number of people living in the community and/or increasing the personal savings of members.
- (c) Exercises the community's pre-emptive purchase facility after defining the communal rights to buy out existing members.
- (d) protects individual shareholders in financial difficulty.

Using a combination of FHOS grants, Building Society loans, and sweat equity, the model allows land and housing to be affordable by unemployed persons without any savings. The key assumptions are:

- (a) Sufficient numbers of prospective members qualify for FHOS or have access to sufficient funds to purchase shares.
- \*(
- (b) Adequate skill and experience is available amongst their number to assist in the planning and development of the community, its facilities and housing.

Section-3 sets out the details of this financial model. It is essential for a developer of a M.O. community to organize the construction finance when residents do not have sufficient personal savings.

To facilitate end finance, not only should the community use its land as collateral for finance during the construction phase, but the <u>land owning</u> <u>corporation should act as the builder</u> from the financier's point of view. This will also assist individual house owners obtain FHOS grants.

At the most it is estimated that the cost of entry to the community in the sample project for the feasibility study is \$6,250 per household. This would underprice comparative communities in the market, for example, in the North Coast of N.S.W. The central issue for satisfactory financing is a freely negotiable leasehold title to a member's private land and housing, separate from common hamlet areas.

#### 2.0 LEGAL ISSUES

This Section of the report considers primarily those matters which a legal practitioner would be concerned to ensure existed in a structure when advising a conservative purchaser in relation to a proposed investment in a multiple occupancy (M.O.) project. Many participants in M.O. projects undertaken to date, however, have preferred a "simple" system which whilst not adequately governing their legal rights and obligations has in fact been easy to comprehend and administer. From a purely legal point of view such systems are wrought with perils when a "happy marriage" suddenly dissolves. Nevertneless, the participants in any project are those that must administer and live within the legal structure created and attempts should be made in creating the legal structures to accommodate the desires of participants (for example as to pricing procedures, election of officers, management committee formation, etc.).

#### 2.1 Recommendations for Legislative Change and Reform

2.1.1 As is stated in paragraph 2.8 below, given the current framework of the law, no legal entity is ideal for a M.O. project. Simple entities whilst being philosophically acceptable to the alternate society are unacceptable as regards the protection of rights of individuals. The nature and content of the legal entity remains immaterial while the individual members of the community reside in harmony. It is unrealistic, however, to consider that a large group of individuals will reside in peaceful bliss and harmony in all cases ad infinitum.

It is at the point of conflict that the nature and content of the legal entity can prevent bitter conflict and expensive litigation. It is at that point that the simple entities fail to provide an adequate and equitable solution, if any.

In order to protect the legal rights of individuals (as discussed in paragraph 2.2 below) it is unfortunate that complicated and accordingly expensive entities need to be created. Whilst these complex entities are more likely to protect the rights of individuals as well as the M.O. community as a whole, all suffer from disadvantages. Particulars of these are provided in paragraph 2.5 below.

Pending legislative reform, recommended legal entities are discussed in paragraphs 2.8 and 2.9 below. "The Public Company with Unit Trust" structure discussed at paragraph 2.5.5 below would probably be the most desirable entity to adopt in conjunction with the use of the Proprietary Lease (see paragraph 2.6 below).

This structure could incorporate successfully the recommendations made in section 3 of this Study. The "Public Company with Unit Trust" would, if properly framed, provide an entity comparable to "the Public Company limited by Guarantee with subsidiary Public Co. (Limited by Share Capital)" entity (see paragraph 2.5.7 below). If a sole recommendation as to a legal structure is required within this Study then the former is recommended rather than the latter based on the belief that the former entity would be more acceptable to the M.O. community than the latter.

- 2.1.2 The major legal obstacles to the orderly development of the concept of M.O. ownership of land are set out in paragraphs 2.4.1 and 2.4.2 below.
- 2.1.3 As to Section 4 and Section 327AA(2) of the Local Government Act (see paragraph 2.4.1 below) it is recommended that the New South Wales Government be approached with the view to amending:
  - (a) Section 4 "Definition of Subdivision" by adding after the word "disposition" in subparagraph (b) the words "provided that this subparagraph does not apply to land which has been granted multiple occupancy status; and
  - (b) Section 327AA(2) by the addition of the words "or a lease granted in relation to part only of land which has been granted Multiple Occupancy Status by the Council "after the words "or be mortgaged" where those words appear therein.

The effect of this amendment would be to permit a M.O. entity to grant long term leases (or even leases in perpetuity) to its members for the exclusive occupation of home sites. Such an effect would result in the strengthening of the Security of Tenure and secondary financing aspects of the M.O. project (as to which see paragraphs 2.2.3 and 2.2.4 below.)

2.1.4 The philosophy of the M.O. concept is to provide low cost land to enable a greater proportion of Australians (and especially those with limited income and resources) to realise a great Australian dream of home ownership.

> The requirements of Division 6 Part IV of the Companies Code (see paragraph 2.4.2 below), if they need to be complied with, will result in considerable expense which must be absorbed by the ultimate buyer. Considerable delays in complying with the Division in each particular M.O. project may also cause hardship.

- 2.1.5 The provisions of Division 6 Part IV are, no doubt, incorporated in the Companies Code to provide a safeguard against members of the public being defrauded by unscrupulous promotors of schemes. The provisions also entrap schemes which are not tainted by fraudulent intent or design. Any legislative change in relation to M.O. projects would need to provide a simple procedure whilst being at the same time adequate to ensure protection of investments made in the projects by the public.
- 2.1.6 A possible way of dealing with this matter is to exclude M.O. projects from the provisions of Division 6, Part IV, and to insert an additional Division dealing specifically with M.O. projects. Such a Division need not require compliance with the "Prospectus" and/or "Trust Deed" provisions of Division 6, Part IV, thereby reducing costs.

Other possibilities include an amendment to the definition of "prescribed interest" in Section 5 to exclude specifically an interest in a M.O. project, or the amendment of Section 176 of the Companies Code to grant to the Commission power to provide exemptions from complying with the provisions of Division 6, Part IV to any entity incorporated or established for M.O. land ownership purposes. Detailed guidelines would be essential to cover the exercise of such exemptions.

- 2.1.7 As the M.O. concept is becoming more attractive to a percentage of the population specific legislation to regulate its management and control may be desirable. The M.O. concept creates a new form of land tenure hitherto unknown to Australian law and accordingly the current framework of the law is inadequate to deal with the problems associated with M.O. projects as detailed in this Section of the Study.
- 2.1.8 It may well be that enactment of the Associations Incorporation Bill 1981 (as to which see the Law Reform Commission of New South Wales Report on Incorporation of Associations L.R.C.30, 1982) will enable a simple and cost effective M.O. entity to be established. Even with such an entity complexities arising from leasing would still exist.
- 2.1.9 To overcome these complexities legislation dealing specifically with M.O. development might be considered.

For instance such an act might provide that:

- (a) upon registration of a development control plan of the M.O. land, separate titles would be issued to participants in the M.O. project in respect of areas of land which would be occupied by them exclusively. This would enable individual participants to freely mortgage their "title" or "interest" and would provide greater security of tenure.
- (b) a Community Body Corporate (in similar form to a Body Corporate provided for under the Strata Titles Act 1973) would automatically come into existence by virtue of registration of the Development Control Plan and would be charged with the control and management of the M.O. land. Provisions would need to be made for the method of election of participants in the M.O. scheme to the Community Body Corporate and as to the rights and obligations of the Community Board vis a vis participants and vice versa.
- (c) funds (similar to the Administrative Fund and Sinking funds under the Strata Titles Act 1973) be established to meet the day to day financial requirements of the community as a whole and to permit maintenance of the common property and facilities on the M.O. land.
- (d) common by-laws or rules incoporated in a schedule to the Act would relate to the owners of "titles" or "interests" in the M.O. Land unless and until such by-laws or rules were amended by the owners.

- (e) the common by-laws or rules could be amended by Special Resolution of the owners or by order of the Court in special circumstances (as where for example the consent of an owner to the alteration is required and that owner unjustly or unreasonably withholds his consent). The procedure for alteration or amendment of the common by-laws or rules should be relatively simple so as to ensure that the M.O. Community is not unduly restricted from making its own internal arrangements.
- (f) the aims of the Community Board principle is to be a non-profit organisation brought into existence solely for the purpose of managing, controlling and regulating the M.O. project.
- (g) not only owners of "interests" or "titles" but also occupiers of dwellings or mortgagees have rights to participate in the management of the affairs of the community.
- (h) it is the Community Body Corporate's obligation to effect public risk and other appropriate insurances over community improvements. The amount of Public Risk Insurance required would be better fixed by regulations under the Act to allow for ease of amendment having regard to changing judicial attitudes in personal injury cases.
- (i) the title to the common property would vest in all owners upon registration of the Development Control Plan.
- (j) separate titles could be issued for those parts of the M.O. land used in common by some but not all members of the community (see the concept of hamlet areas in paragraph 2.7 below).
- (k) internal differences and disputes are to be resolved in accordance with procedures set forth in the Act.

Such differences and disputes between individual members of a community or between the Community Body Corporate and an individual member could lead to difficult, expensive and protracted litigation.

Differences could be resolved by a "Disputes Committee" established under the Act or by referral to the Community Titles Registrar by agreement between the dissidents. Proceedings before the Registrar would need to be less formal and expensive than proceedings in a Court. Provision should also be made for a right of appeal from the Disputes Committee or the Registrar to an appropriate Court. Again in order to expedite the hearing of appeals and contain costs to a minimum it is recommended that the Court having jurisdiction to hear an appeal be the Court of Summary Jurisdiction closest to the M.O. land.

- the common property held by the Owners be exempt from Land Tax.
- (m) it not be necessary for the Community Body Corporate to audit or file accounts with the Registrar. The necessity to have accounts audited and filed would be unjustifiable and expensive in most instances.
- (n) M.O. communities in existence at the time of enactment of the legislation are to be encouraged within a limited period to lodge a Development Control Plan in relation to their communities. Stamp Duty exemptions should be granted on transfers of "interests" or "titles" in the M.O. land in respect to those owners that acquired interests in M.O. land prior to the legislation.

# 2.2 Protection of Legal Rights of Individuals

#### 2.2.1 Introduction

Any consideration of an appropriate legal structure for a M.O. project must of necessity endeavour to grapple with the rights of the individual as against the rights of the community as a whole, although many participants in M.O. schemes do not regard this as a high priority.

#### 2.2.2 Transferability of Equity

Many proponents of M.O. express strongly the view that the community should have the absolute unfettered right to veto the sale of a participant's equity in the project. Others express the view that a participant's equity may only be disposed of to the community and then usually at a consideration less than market value. None abide by the view that a participant's equity should be capable of transfer without some opportunity being afforded to the community to elect, or determine the suitability of, the incoming participant. The "transferability" issue is relevant not only in a determination of an individual's right to recover capital and labour input but also in considering an individual's ability to secure an advance over his equity in the project as distinct from the community's right to secure an advance over the entire project.

A compromise could be pre-emptive rights provisions incorporated into the M.O. structure requiring a proposed Vendor of an equity in the project to appoint the community as his sole agent for sale for say, a period of six (6) months. The provisions could allow for the community as a whole to have the first option to acquire the equity, followed by any one or more members of the community (and if more than one to be determined by ballot) and finally, if the equity remains unsold, for the community to introduce a purchaser acceptable to it willing to purchase the equity of the proposed Vendor. In the event that the equity remains unsold at the expiration of the six (6) months period then the proposed Vendor would have an unfettered right to dispose of his equity "at large".

A further difficulty arises when consideration is given to the method of determining the value of the proposed Vendors equity in the project. Some proponents of M.O. consider a nominal value only, others an amount equivalent to capital contributions, whilst others consider that full market value should prevail. Again a determination of this issue must consider an individual's right to secure an advance over his equity. Obviously, a financier's willingness to advance funds on the security of an individual's equity in a M.O. project will be determined not only by the ease of transferability of that equity but also its value.

One solution could be that the community should be compelled to repurchase the proposed Vendor's interest in the land (at the amount originally paid for such interest) whilst the proposed Vendor remains at liberty to nominate the amount required for improvements erected upon the land exclusively occupied.

The community would then be obliged to sell the interest in the land acquired from the proposed Vendor to the purchaser of the improvements erected upon the land occupied by the proposed Vendor for say market value at the date of such sale as determined in the event of a dispute, by a qualified valuer nominated by the Australian Institute of Valuers. This would allow the community as a whole to generate funds to assist in community maintenance or improvements. Care would be needed to ensure that the community as a whole could not impose such a high value on the land content of the proposed Vendor's equity as to make a sale of the proposed Vendor's improvements upon the land prohibitive to any prospective Purchaser. This would give the community an effective veto power or hinder a bona fide sale.

Assuming the above solution is accepted the proposed Vendor would then nominate the price required by him for improvements erected upon the land occupied by him and the pre-emptive rights provisions referred to above would be activated. To ensure that a spiteful proposed Vendor who had no desire to sell his equity to the community as a whole or one or other of its members did not succeed in his designs the pre-emptive rights provisions could provide that at the expiration of the six (6) month "sole agency" period, the proposed Vendor could not sell his equity at large for less than the price nominated by him to the community without again complying with the pre-emptive rights provisions. This proposed solution would, however, be quite complex in its nature and could have the effect of promoting unwanted litigation as well as inhibiting a financier's willingness to advance moneys on security of an individual's equity.

The alternate solution would be to incorporate the pre-emptive rights provisions into the M.O. structure but permit the proposed Vendor to nominate the price required for the whole of his equity. This could overcome practical difficulties which would arise in apportioning values between the "land" content of his equity and the "improvement" content thereof. This solution would provide a more simple and workable transfer system and would no doubt be considered more favourably by financiers. The solution, however, disadvantages the community as a whole insofar as the nonavailability of funds from the resale of the "land" content of the proposed Vendor's equity would mean that additional contributions would need to be made by members towards community maintenance and improvements.

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# 2.2.3 Financing

Any legal structure considered for a M.O. project must again make provisions which could or may lead to a conflict between the community as a whole and the individual.

Many proponents of M.O. consider that the community (or a majority of its member by resolution) should have the right to encumber the lands of the community, in toto, whether to finance the initial purchase of the land, to carry out roadworks or other improvements for the benefit of the entire community or to finance the acquisition by individuals of an equity in the community and/or erect dwellings on the land.

The security of a mortgage over the whole of the land of the community is an attractive proposition to financiers although individuals wishing to participate in M.O. projects are often "low income" earners who have invested all or a considerable part of their life savings to become involved in the project. A large advance secured by a mortgage over the community lands is not generally favoured especially in cases where the advance is used to finance the acquisition of an equity by other members in the project and the erection of dwellings by those other members on the land. This is particularly the case where a member has purchased his equity in toto, has erected his dwelling from savings and finds that nis equity in the project may be at risk if default is made by other members in meeting repayment commitments under a mortgage secured over the whole of the land.

An additional problem arises in this situation where one or more members are able to repay moneys borrowed within a much shorter period than other members.

It is recommended that the community should be able to mortgage its land in toto initially only for the purpose of acquiring the land and carrying out works thereon to satisfy any conditions imposed by the Council in granting its consent to the D.A. and then only to such extent necessary having regard to the financial contributions which can be made by The legal structure must be flexible to permit loans to individuals. members at interest rates and terms consistent with the mortgage over the land in toto. Further it is recommended that upon the initial mortgage being discharged the community not be able to further encumber the land in toto without the consent of all or most members except perhaps to establish a standby credit fund to enable the community to purchase the interest of any member who wished to dispose of his equity in the M.O. The standby credit fund could provide additional comfort to a project. financier since it could advance funds to a member on security of a mortgage over that member's equity.

A method of financing could be to create a legal structure where individuals could mortgage their equity in the M.O. project. The advantage of this approach to financing would be that an individual's equity in the project would be at jeopardy only in the event of his defaulting in meeting repayment commitments for advances obtained by him on security of his equity. The security offered would not be an interest in land as such, so financiers would need to be convinced that in the event of default the security offered would be readily saleable and would realise an amount sufficient to discharge the indebtedness. The ability for an individual to encumber his equity in the M.O. project would, of course, also be affected by any security granted by the community over the land in toto. It is recommneded that, subject to a willing financier being found, any finance necessary to assist an individual in erecting a dwelling or otherwise making improvements to the land for his exclusive enjoyment should be raised by way of security over that individual's equity in the M.O. project rather than by way of security over the M.O. lands in toto.

#### 2.2.4 Security of Tenure

The individual's security of tenure in a M.O. project should be paramount. The issue has been partially traversed in paragraphs 2.2.2 and 2.2.3 supra as the ability of an individual to transfer and/or encumber his equity in a M.O. project depends upon his having security of tenure. Whilst again there are a divergence of views on this issue, it would appear that the only practical and workable approach is for the community (or a majority of its members) to have extremely limited rights to forfeit an individual's equity in the M.O. project. Any legal structure devised will need to provide in specific detail not only the instances which may lead to an individual's equity being forfeited but also procedures to be implemented prior to forfeiture taking effect. Instances where forfeiture would be warranted are, for example:

- (a) where an individual nas defaulted for some specified period in paying levies imposed on members by the community; or
- (b) where an individual has persistently and after ample notice failed to remedy or continues to commit some breach of the rules and regulations of the community implemented in order to preserve the peace, order, safety and occupation of the M.O. lands by other members.

Security of tenure is also an important consideration in determining an individual's right to obtain a First Home Owners Grant (see paragraph 2.3 below).

#### 2.2.5 Equality of Participants

In order to create a workable legal structure for M.O. projects it must engender equality between its members. To establish that equality, procedures that-need to be incorporated in the legal structure include:-

- (a) The day to day management of the M.O. land;
- (b) The decision making process generally;
- (c) The resolution of disputes between members.

In addition, each member of the community would need to have a right to erect a dwelling on a designated area of the M.O. land and perhaps a right whether exclusively or in common with a limited number of other defined members to occupy a further portion of the M.O. land (to the exclusion of all other members) together with the right in common with all other members to occupy the remainder of the M.O. land (other than that set aside for dwellings and other exclusive uses). Rules and Regulations will need to be compiled (preferably after consultation with the proposed members of the community) governing the rights and obligations of members.

In order to achieve a harmonious community these Rules and Regulations should be finalised and accepted by individuals as a condition of acquiring an equity in the M.O. project. An extensive examination of these matters has been deferred for investigation later.

# 2.3 First Home Owners Scheme

The Federal Government's new First Home Owners Scheme (F.H.O.S) came into operation on 1st October, 1983. The F.H.O.S. is administered by the Department of Housing and Construction (D.H.C.) and provides benefits of up to \$7,000.00 payable over five years to first home buyers who satisfy the eligibility requirements. The "Ownership" requirements of the enabling Act so far as they will relate to multiple occupancy home buyers or builders have been analysed.

Extensive inquiries have been made of the D.H.C. in relation to compliance with the "Ownership" provisions of the F.H.O.S. in the multiple occupancy context. Whilst some general principles have been expounded, the D.H.C. is loathe to commit itself in relation to a particular M.O. legal structure until the structure has been submitted to it for examination.

It is clear, however, that the D.H.C. must be satisfied that the land on which the home has or is to be built, is or will be owned by the person seeking the grant. As distinct from the previous Home Deposit Assistance Act, the F.H.O.S. provides that persons purchasing shares in a body corporate owning land may be assisted under the scheme provided that those shares confer upon the holder a right of occupancy in respect of a home erected or to be erected upon the land.

The term "body corporate" refers not only to a Company incorporated under the Companies Code (NSW) but also to a Unit Trust or a co-operative society formed under the New South Wales Co-operation Act.

The definition of "a right of occupancy in respect of a dwelling" however, is not as clear cut.

If, for example, a body corporate owned land and conferred on its shareholders or members by resolution of the Board or Members in General Meeting a right to erect and occupy a dwelling on the land "the right of occupancy" provision may not be satisfied as it would be possible merely by virtue of a recission motion to alienate a particular member's right of occupancy to a particular dwelling on which that member received assistance under the F.H.O.S. On the other hand if the objects of the body corporate were structured so as to provide that a shareholder merely by virtue of his holding a share without more was entitled to erect and occupy a dwelling on the land then the "right of occupancy" provision probably would be satisfied. The issue would be put beyond all doubt if the objects of the body corporate in addition provided that the shareholder would be entitled to a lease to allow exclusive occupation by him of his dwelling house (or some larger parcel of land) which was indeterminable at the will of the body corporate, subject to the qualification raised in paragraph 2.2.4 above, whilstsoever that person remained the holder of the specified number of shares in the body corporate (see paragraph 2.6 below).

In determining the "right of occupancy" criteria the D.H.C. has indicated that it will consider relevant the issues of transferability of equity (see paragraph 2.2.2. supra) and the applicant's security of tenure (see paragraph 2.2.4 supra).

An informal approval has been given to the recommendations set forth in those paragraphs.

A final matter which requires consideration when assessing the effect of the F.H.O.S. on M.O. projects is the standard of housing required by the D.H.C. under the enabling legislation. The legislation does not allow assistance to be provided in relation to substandard or temporary dwellings.

The D.H.C. nas indicated that it will recognise a dwelling if it is satisfied that:

- (a) it complies with any relevant local building standards; and
- (b) the facilities it provides are such that it is reasonable to regard the dwelling as a person's principal place of residence.

In relation to the former requirement, production of plans and specifications approved by the relevant statutory body would suffice but may not necessarily be imperative. Without such approval, however, the onus of proving that a dwelling complies with the relevant local building standards (i.e. in N.S.W., Ordinance 70 under the Local Government Act (L.G.A.)) would rest with the person seeking assistance. Such onus in the absence of the appropriate Council approval may become difficult, but in any event would be cumbersome, to discharge.

In relation to the latter requirement difficulties are envisaged where expended "communal" structures are built. An example would be where say four (4) buildings each used exclusively as sleeping quarters by different family groups were erected adjacent to a fifth building which incorporated kitchen, living and washing facilities used in common by the respective family groups. In such an instance the building in which a person seeking assistance under the F.H.O.S. sleeps may not constitute a dwelling. It would seem, although no definitive reply was obtained from the D.H.C., that such 'communal' structures may be acceptable as a dwelling provided that the person seeking assistance has the exclusive right (with his family) to occupy the "sleeping quarters" and a right in common with a limited number of other persons to use and occupy the communal facilities.

# 2.4 Current Legal Constraints

#### 2.4.1 The Local Government Act, 1919

Circular No. 44 issued by the then Planning and Environment Commission on 3rd July, 1980 sets out the policy for multiple occupancy projects.

Policy Four set out in Circular 44 provides that "Future Subdivision of any holding granted multiple occupancy status is prohibited as long as it retains that status". Where Councils have adopted M.O. and this policy has been incoporated into the L.E.P., the L.E.P. will state that the land upon which the multiple occupancy development is to be carried out must be and remain unsubdivided under the L.G.Act and the Strata Titles Act, 1973 so as to comprise a single parcel. Section 4 of the L.G.Act defines a subdivision to mean or refer to subdivining land into parts, inter alia, . . (b) by any agreement dealing or instrument, inter vivas (other than a lease for a period not exceeding five years without option of renewal rendering different parts thereof immediately available for separate occupation or disposition. Section 327AA(2) of the L.G.Act provides that "land shall not be disposed of by way of ... lease (other than a lease for a period not exceeding five years without option of renewal) unless the land is a lot or portion shown in a current plan". (For a definition of "current plan" see Section 327AA(1) of the L.G.Act).

In order to provide a security of tenure satisfactory for financing and F.H.O.S. purposes a lease (be it oral or written) for a lengthy term is not only highly desirable but probably necessary.

In passing it should also be noted that in order to attract the indefeasibility provisions of the Real Property Act any lease the term of which (including the term of any option for renewal) exceeds three years needs to be registered on the title deed for the M.O. lands. The necessity under the current law to register such leases would involve cluttering the title deed for the M.O. lands with a multiplicity of leases (as well as the expense of registering such Leases).

The current legal constraints imposed by the L.G. Act and the Real Property Act may be overcome by:

- (a) granting leases to provide exclusive occupation of a dwelling site for a term of shortly less than three years with a provision that the tenants on the expiration of the lease hold over as tenants from year to year; and
- (b) inserting in the objects of the M.O. body corporate a prohibition on the body corporate terminating the lease, subject to the qualifications referred to in paragraph 2.2.4. supra, whilstsoever the tenant remains a member of or is a shareholder in the body corporate (see <u>George & Ors. v. The Lismore City Council and Sanrior Pty. Limited</u> - Land and Environment Court, 1983 unreported).

The deceptive means of overcoming the legal constraints may, however, be lost on an otherwise willing financier which faced with the short term shown on the face of the lease considers the risk involved in financing unwarranted.

For recommendations in relation to legislative change and reform see paragraph 2.1.3 supra.

# 2.4.2 The Companies (New South Wales) Code (C.C.)

Section 169 of the C.C. prohibits a person or corporation (other than a public company as defined in Section 164(1) of the C.C) from issuing to the public, offering to the public for subscription or purchase, or inviting the public to subscribe for or purchase, any prescribed interest.

Section 170 of the C.C. permits a public company to issue or offer to the public ... a prescribed interest provided that the Commission has registered a Prospectus for the issue under Division 1 of Part IV of the C.C.. Section 171 of the C.C. imposes a prohibition on the issue of a prescribed interest unless there is in existence an approved deed.

Section 176 of the C.C. grants to the Commission a power to grant exemptions (but only to a public company as defined by Section 164(1) of the C.C.) from complying with any or all of the provisions outlined above but subject to such terms and conditions as it may deem expedient to impose.

A "prescribed interest" is defined in Section 5 of the C.C. to mean inter alia any ... interest, whether enforceable or not and whether actual, prospective or contingent in ... any financial ... scheme whether in New South Wales or elsewhere. It should be noted that the probibitions relate not only to a company (other than a public company) but also to individuals.

The definition of "interests" has been widely interpreted by the Courts (see Australian Softwood Forests Pty. Ltd. v Attorney General for N.S.W (1981) CLC 40.734) and has been interpreted to include such varied schemes as afforestation schemes, time sharing schemes and community pools.

To comply with the provisions of Division 6 of Part IV of the C.C. would involve a considerable amount of time and expense and would not be warranted in a M.O. project where the intent is to provide housing for "low income" earners at the lowest cost possible.

If the M.O. body corporate took the form of a public company (see below paragraph 2.5.6) an application could be made to the Commission for an exemption from the provisions of the Division under Section 176 of the C.C. The success of such an application is by no means guaranteed. As it would appear that the Crown is exempted from the provisions of the C.C. the Land Commission of N.S.W. should be the body issuing to, offering to issue to or inviting the public to subscribe in or become members of the M.O. project. (For recommendations on legislative change and reform see paragraph 2.1.6 supra).

# 2.5 The Legal Structures available within the current framework of the Law.

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#### 2.5.1 Tenancy-in-Common and/or joint tenancy ownership

These methods involve the holding of land in undivided individual shares, with the names of all holders appearing on the Title Deed. The two forms of holding vary, from a practical point of view, only in determining transmissability on the death of a holder. If either of these methods were used a detailed agreement between the owners covering the issue raised in subsection 2.2 supra would be required.

The major disadvantage of these forms of holding are:

- the land in toto cannot be mortgaged without the consent of all owners.
- (2) Whilst from a strictly legal point of view, an owner's interest can be mortgaged, from a practical viewpoint no financier would accept a part interest only as security for an advance.
- (3) Expenses and time delays occur when a new owner is purchasing an interest in the land as it is necessary to comply with conveyancing procedures for land generally.
- (4) The Title Deed becomes cluttered because of the volume and frequency of transactions.

These methods are only suggested in the event that the M.O. project involves an extremely limited number of persons (and dwellings).

The individual owners would qualify for grants under the F.H.O.S. provided that each owner obtained an exclusive right of occupancy to their own home from each of the other owners of the land.

2.5.2 Church

A Church could be established under the various Acts existing within New South Wales. Whilst this structure has considerable advantages participants would not be eligible to participate in the F.H.O.S., to a distribution of assets on a winding up, nor would the safeguards recommended in paragraphs 2.2.2, 2.2.3 and 2.2.4 be implemented.

#### 2.5.3 The Co-Operative

Co-operatives in New South Wales are incorporated under the Co-operation Act. The principal disadvantage is that the Department of Co-operative Societies has an almost unlimited power to deny incorporation and, as a result, applications for incorporation take a lengthy period to process. The delay would be further aggravated when complex provisions (as would be necessary to give effect to the recommendations in paragraphs 2.2.2, 2.2.3 and 2.2.4 supra) are included in the proposed Co-Operative's Rules. Rarely does a group which proposes to enter into a M.O. project form prior to the land it wishes to purchase being "found". Unless the time delays in having Co-Operatives incoporated can be shortened considerably, if this method is to be used it would be necessary for a member or members of the group to purchase the M.O. Land and subsequently transfer it to the Co-Operative when incorporated. Such an approach, of course, results in double stamp duty on the land transaction as well as additional legal costs.

Many people have a prejudice against being involved with a company as they see it as an exploitative tool of capitalism and not in harmony with a spirit off community. As a result there is an emotional commitment to use the form of legal structure which has the word co-operative in its name. In July 1983 the Department of Co-operative Societies published the following article in its brochure No. 1 in answer to the question: "What benefits does a registered co-operative society obtain?" "A registered co-operative society is not very much different to a company except that . . . it is subject to different restrictions. A co-operative society is subject to the same tax liability as a company operating under similar articles and principles. Registration as a society does not confer any more chance of success than any other form of registration or operation as an unregistered body."

Other disadvantages are as follows:

- (a) Each shareholder has only one vote despite the number of shares held. (This may be seen by some as an advantage.)
- (b) Whilst the Co-operative Rules can contain powers permitting the Co-operative to lease parts of the M.O. land to its members, those Rules could be amended by a Special Resolution of the members. This fact may prevent a member obtaining a F.H.O.S. grant from the D.H.C.
- (c) The Shares in the Co-operative remain at par value. Whilst this would not prevent a sale of the improvements erected upon the land, the possibility of the Co-operative repurchasing "the land" content of a proposed Vendor's equity and reselling the same to an incoming member to generate development or maintenance funds does not exist.
- (d) The formal approval of the Registrar of Co-operative Societies is necessary when amending Rules and such amendments must be within the limits of the Act.

Co-operatives, however, have many advantages including:-

- (a) Initial set up and subsequent ongoing costs are minimal.
- (b) If established as a Rural Co-operative the structure may be exempt from Land Tax which could be considerable saving for a large M.O. project.
- (c) The Co-operative has perpetual succession.

#### 2.5.4 The Proprietary Company

The Proprietary Company is limited to a membership of fifty shareholders although two or more persons jointly buying a share or shares are considered to be a single snareholder. Generally a proprietary Company should not be considered unless the number of dwellings proposed to be erected upon the land is less than fifty.

The major advantages of a Company M.O. structure are:

- (a) A Company can be incorporated without lengthy delays. The use of a shelf company, in certain instances where time is of the essence, is warranted although considerable legal costs could subsequently be incurred in amending the Memorandum and Articles of Association to meet the recommendations set out in paragraphs 2.2.2., 2.2.3 and 2.2.5 supra.
- (b) A company allows a considerable degree of flexibility in internal organisation.
- (c) The ease of transferability of a shareholder's interest.
- (d) The company has perpetual succession.

The disadvantages of a proprietary company are:

- (a) The initial set up and ongoing costs including the filing of annual returns.
- (b) The Company is liable to pay Land Tax.
- (c) The Company is liable to pay Income Tax on any profits made by it, although this may not be an issue as the M.O. structure would not generally have a commercial aim.

2.5.5 The Company and Unit Trust

This structure involves a proprietary or public Company holding the M.O. Land as a trustee under a Unit Trust. Members of the M.O. community acquire a unit in the Unit Trust which per se permits them to exclusively occupy and erect a dwelling on a specified part of the land.

The Unit holders in the Trust elect the Board of Directors of the Trustee Company from their number and have the right to dismiss the Trustee if they so desire.

The major advantages of this structure are:

(a) The ability to set up an operational structure in a short period of time. A Shelf Company can be acquired to act as Trustee and complex amendments to its Memorandum and Articles are not required.

- (b) Units can be sold at market price by a proposed Vendor or could be repurchased and sold by the Trust as the 'land content' component of a proposed Vendors equity in the M.O. land whilst allowing the proposed Vendor to sell improvements upon the land occupied by him. (See paragraph 2.2.2. supra).
- (c) Each unit holder has one vote for each unit held by him (with a restriction on the number of units which can be held by a person).
- (d) The Trust Deed may allow a procedure for simple and cost efficient means of making amendments to various of its sections.
- (e) The Trust Deed can be structured so as to prohibit the Trust Company selling or mortgaging the M.O. land in toto or terminating the unit holders' rights to exclusive occupation of dwellings without the unanimous (or some lesser majority) consent of all members.
- (f) The structure provides for the greatest flexibility of internal organisation.

The principle disadvantages of this structure are:

- (a) The initial set up and ongoing costs are more expensive than a co-operative or a proprietary company.
- (b) The Unit Trust must be for a fixed (albeit long) period in order not to infringe the rule against perpetuities. This is overcome by incorporating a further Unit Trust with identical objects and Unit holders prior to the expiration of the perpetuity period and transferring the M.O. land to that Trust. Alternatively M.O. Lands could be sold in toto and a distribution made to unit holders. This aspect could however create difficulties 70-80 years after to the establishment of each Trust.
- (c) The unit Trust would be liable for Land Tax.

If careful consideration is given in drafting the Unit Trust Deed, unit holders would be eligible for grants under the F.H.O.S.

2.5.6 The Public Company (Limited by guarantee or share capital)

These structures vary from Proprietary Companies insofar as there is no limitation as to the number of shareholders they can have. The Public Company is the only available entity which could legally deal in prescribed interests subject to compliance with the Provisions of Division 6 Part IV of the C.C. (see paragraph 2.4.2 supra).

The Public Company limited by guarantee (P.C.G) has no share capital and members are liable only to the extent of their guarantee. Profits, surpluses, assets etc are not available to the shareholders on a winding up. The P.C.G. per se is not recommended as a viable M.O. structure as any division of the assets of the P.C.G. into implicit shares (e.g. the exclusive right to occupy and build a dwelling on specified areas of the M.O. land) may be treated as a conversion to a Public Company limited by share capital (P.C.S). With the exception of the lack of restriction on the number of members it may have and its ability to offer prescribed interests, a P.C.S. has advantages and disadvantages similar to those of a proprietary company but initial and ongoing costs are greater.

# 2.5.7 A Public Company limited by Guarantee with a subsidiary Public Company limited by Share Capital

It is suggested that this structure may be suitable for M.O. Projects. The participants in the M.O. project would become members of the P.C.G. which would hold five ordinary shares and a number of redeemable preference shares equal to the number of dwellings to be erected on the M.O. land in a fully owned subsidiary P.C.S. As each participant becomes a member of the P.C.G. it would transfer to him a redeemable preference share in the P.C.S. which would entitle the member to exclusive occupation of a particular area of the M.O. land upon which a dwelling could be erected. In essence, the P.C.G. would act as the Administrative and Management entity whilst the P.C.S. would act as the land owning entity. When a member disposed of his equity in the M.O. Project the incoming purchaser whilst allowing the proposed Vendor to receive market value for the improvements erected upon that area of the M.O. land exclusively occupied by him.

This structure would permit great flexibility although initial set up and ongoing costs would be considerably higher than any other possible structure considered. In addition, the complexities of the strucutre may cause anxieties for laypersons participating in the M.O. project.

It has been suggested that to offer or grant a membership in a P.C.G. does not amount to an offering or issuing of a prescribed interest within the meaning of Division 6 Part IV of the C.C. (see paragraph 2.4.2. supra) The same suggestion has been made in respect to the sale of the redeemable preference share in the P.C.S. to the member of the P.C.G. The former suggestion is probably correct although the Editors of the C.C.H. Australian Company Law & Practice (Volume 1; 19-020) state that the benefit which is to be received from the investment need not be a financial advantage - it may merely be Club membership benefits.

The subsequent suggestion, however, is in all probability not valid having regard to the expanded meaning of the term "the public" in the C.C. (see Section 5(4) of the C.C.). There is decided authority to the effect that the persons to whom an offer is made are members of a closed class (e.g. members of the P.C.G.) does not mean that the offer is not made to the public.

The Commission in NCSC Practice Note No. 321 has indicated that it will consider an offer to members of an association whose only nexus is that membership to involve an "offer or invitation to the public" in the sense that those expressions must now be construed.

Delays could be expected in creating this structure although such delays are likely to be less than in the case of incorporation of a co-operative.

This structure would have perpetual succession.

#### 2.6 The Concept of the Proprietary Lease (P.L)

No matter which M.O. land holding entity is decided upon, P.L.'s should be granted to members of the M.O. project to ensure that they are entitled exclusively to occupy at least the part of the M.O. Land upon which they may erect their dwelling. The use of a P.L. would ensure security of tenure, transferability of equity, equality of participants as well as enhance the prospects of a financier being willing to make advances to individual members. The P.L. would assist financiers taking security not only over the members shares in the M.O. land holding entity but also over the term of the P.L.

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The P.L. should be structured so that it terminates immediately upon the member ceasing to hold shares in the M.O. land holding entity.

Constraints upon the term of the P.L. are considered in paragraph 2.4.1 supra.

The areas to be exclusively occupied by individual members should be capable of precise identification (by survey) in order to prevent "boundary" disputes and again to enhance the prospects of a member obtaining finance on his own equity.

A further advantage of the P.L. would be that in the event of the winding up of the M.O. land owning entity the P.L.'s would be protected from creditors of the M.O. entity for their duration. Creditors of a bankrupt member would have access to that members P.L.

The P.L. has the further advantage that members' obligations in relation to conduct and use of common and exclusive areas can be adequately incorporated into by-laws therein.

To ensure that dwelling construction is completed as soon as possible, it is suggested that the P.L. could contain a covenant on the part of the member to erect a dwelling within a certain limited period of time. This provision would also have the effect of discouraging "speculative" purchases.

Whilst the M.O. code requires that at least 66% of all adult persons residing on the land must "own" the land, to prevent speculation and profit making motives, penalties could be imposed on non resident owners. This could be achieved by providing in the P.L. that subsequent to completion of a dwelling the "Owner" thereof forfeits a 5% equity in the P.L. to the occupier of the dwelling to which the P.L. relates (or to the community in the event of there being no occupier) for each year the "Owner" is not in occupation of the dwelling. If an "Owner" subsequent to a period of non-occupation of less than twenty years again takes up occupation of the dwelling then conversely he could recoup a 5% equity for each subsequent year of occupation.

It has been suggested that the concept of the P.L. would be untenable where "expanded" or "communal" structures are built but this is not so. The M.O. land could be divided into "hamlet" areas which permit a certain number of dwellings to be erected in specified locations within that area. Each owner of a dwelling by virtue of the P.L. would be granted the right in common with the other owners of dwellings within that hamlet area to occupy the balance of the hamlet area. The communal building incorporating kitchen, wasning, living facilities etc, would then be erected upon the "common" part of the hamlet area.

# 2.7 The infrastructure of the M.O. Community

The infrastructure of the M.O. community should be left until the M.O. structure is being created and then only after consultation with the proposed participants in the M.O. project. The M.O. land could be divided into hamlet areas and common areas which are designated for use by all members. Within each hamlet areas could be designated for dwellings to be exclusively occupied and areas designated for use in common by members dwelling within that particular hamlet area to the This concept allows for exclusion of other members of the community. members having similar philosophies, interests or skills to reside within a particular area in close proximity to one and other. If each hamlet area is allowed autonomy in decision making processes affecting that area, then the possibility of disharmony due to conflicting ideologies is To ensure equality of the various hamlet areas, each area reduced. should be entitled to elect one of its number as a director of the M.O. Entity rather than all members en mass electing the Board of Directors. Residual powers must be vested in the M.O. entity (e.g. fire precautions, imposition of levies etc),.

#### 2.8 Recommendations in relation to future Projects

Until there is specific legislation dealing with M.O. lands either "the Co-operative" structure or the "Company with Unit Trust" structure or the "P.C.G. with subsidiary P.C.S." structure could be used in future M.O. provided that such structures are augmented by the P.L. Similarly incorporation as an Association would need to be considered upon enactment of the proposed Associations Incorporation Act. The Proprietary Company could also be utilised with similar effect where the number of dwellings on the M.O. land will not exceed fifty.

Great care should be taken in drafting the documentation for the selected structure as the content of the documentation is more vital to the success or failure of the M.O. project than the particular legal structure adopted. The draftsman will need insights into the nature of the structure selected and the problems the community are likely to face.

# 2.9 The Possible Legal relationship between the Land Commission of N.S.W. and the M.O. entity

To facilitate the establishment of M.O.'s the Land Commission could:

- (a) Acquire the land proposed to be used.
- (b) Be responsible, with the aid of appropriate consultants, for the preparation of the development application and negotiating with the Council and other necessary statutory bodies.
- (c) Review the costs of implementing the project prior to a final decision to proceed.

- (d) Establish the M.O. structure. In order to limit payments of stamp duty Landcom and the M.O. structure should enter contracts for:
  - i) the sale of the land for a price determined by negotiation between Landcom and the M.O. entity; and
  - ii) Landcom to carry out works upon the M.O. land which it is agreed are Landcom's responsibility for a consideration agreed by negotiation between the parties.
- (e) Bear the risks association with the M.O. project until title transfer to the M.O. entity and the "works contract" is completed.
- (f) Develop the "invisible" structures (such as the M.O. structure and infrastructure, the P.L., training/operating instructions, rule books etc). The costs of developing the "invisible" structures could be incorporated into the "works" contract.

- 3.0 FINANCIAL ISSUES
- 3.1 Policy Issues
- (a) State Government

The State Bank should investigate its policy in relation to:

- F.H.O.S. entitlements
- community purchase bridging finance
- community building finance
- home purchase finance
- home loan insurance

community standby facility to assist members in needs, and/or to provide funds for the community to exercise a pre-emptive purchase right from members or from a mortgagee in possession.

The Builders Licensing Board to consider special provisions to facilitate M.O. communities constructing their own improvements as a community not just as owner builders.

- Valuer General's Department needs to examine the rating of multiple occupancy properties.
- Home Loan Insurance the G.I.O. to investigate community and house site mortgage insurance where this is not provided by other organisations.

Treasury should evaluate a policy option for giving intending communities the status of "enterprise zones" following the precedents established in the U.S.A. and U.K. Some suggestions for the Australian situation are set out in Parliamentary Paper No. 438 of 1978 on SELF SUFFICIENCY (WITH LAND RIGHTS). For example exemptions could be given for land tax and payroll tax, in return for the community being financially self-reliant.

# (b) Federal Government

Home Loan Insurance - the H.L.I. Corporation to establish a facility for insuring M.O. housing loans.

Department of Housing and Construction to ensure that financial and legal structures recommended in this report do not prevent payment of grants to applicants in M.O. projects.

Commonwealth Employment Service to consider its role as a marketing agent for forming new communities and finding replacement members.

These are outlined in the summary section of the report.

# 3.2 Summary of Financial Model Applied to Sample Project

The financial model developed sample is directly applicable to any multiple occupancy project of the Land Commission. It is also applicable to new urban areas and urban renewal areas where a community entity might seek to purchase land from the Commission.

A community mortgage is only required in the worst case when total capital costs exceed \$500,000 and/or not more than eighty homesites are sold before the community purchases the property.

Implementation may reveal less costly alternatives and/or financing techniques which would reduce borrowings (e.g. a significant proportion of applicants may have personal savings, revenues from working the land, the cost of the shares is increased).

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Summary	
Size of property:	320 hectares
Landcom investment:	\$650,000 for land, improvement & social structure
Planning constraint on number of house sites:	l per hectare - 320 or 128 at 2.5 persons per household
Minimum number of households for	
financial viability:	80
Payback period to Landcom:	15 months
Source of payout:	(1) Funds obtained by at least 80 households contributing a total of \$500,000 obtained from savings and/or First Home Owners Scheme (FHOS) Grants and/or bank/building society.
	(2) Commercial first mortgage as may be required.
Risks for Landcom:	(1) Failure in obtaining development approvals.
	(2) Development cost over-runs.
	(3) Shortfall in residential applications affecting assumptions about:
	<ul> <li>(a) Community mortgage of up to \$255,000 @</li> <li>16%</li> <li>(b) \$2,250 building figures for 20 years at</li> </ul>
	<ul> <li>(b) \$8,250 building finance for 20 years at 12%</li> <li>(c) Community rates and services</li> </ul>
	<ul><li>(4) Insufficient finance for development.</li></ul>
Benefits to Residents:	(1) Land and housing affordable by unemployed persons without any savings. Entry cost below that for most other communities.
	(2) Negotiable interest enables ultimate recovery of sweat equity with initial market values of around \$40,000 per household.
	(3) Attractive quality of life.
	(4) Potential for economic self-reliance.
CONCLUSION:	Except for the risk of obtaining the development approvals, all the other risks would appear either manageable or acceptable to both Landcom and the residents.

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# 3.3 Assumptions

The following details the capital and operating costs of an entire project and concludes that the total value of the community after the construction of 80 houses (with no mortgage) is \$3,350,000. The assumptions are based on the "worst case scenario" for 80 sites.

3.3.1 Capital Costs:

For the community -	\$
Feasibility study and other set up costs*	20,000
Land purchase costs (approx.)	240,000
Planning and approvals	20,000
Visible development (including 80 foundations)	200,000
Invisible development*	40,000
Holding and management costs	65,000
Contingency (10%)	65,000
Total community capital costs equivalent to \$2,031/ha	650,000
For each household -	\$
Cost of nousing site in the community (land cost)	6,250
Average cost of construction materials & fittings	10,000
Total initial average cash required by each house site	16,250
Average value of initial construction (labour at market rate of \$160/day for 100 days)	16,000
Average value of labour contributed by the community for community development per house	1,000
Cost of housing with "sweat equity"	33,250
Total Value	\$
Estimate of free market value of house and land	40,000
Imputed development profit	6,750
Total value of community witn 80 houses-no mortgage	3,350,000

Much of the costs of the initial feasibility study and the setting up of invisible structures and procedures by Landcom represent a one time set up cost for establishing a new type of project. These costs could be amortised over future projects. Future communities could pay a "royalty" to the pilot project community.

It may be desirable for each new community to be sponsored by an established community acting as a "Godfather" a function institutionalised in the Mondragon co-operatives.

# 3.3.2 Operating Costs

For the community -

Land tax, rates, maintenance tools and materials, consumables, phone, power, printing & stationary, legal, etc. say

- (a) Charge for each household for rent/rate for community services listed above
- (b) Repayment over 20 years of principal and interest on \$8,250 building society loan at 12% p.a. interest
- (c) Power, fuel (locally produced?), phone for each household, say
- Total cost per household (\$27/week)

# 3.3.3 Income

For the community - (the choice of options will finally be determined by the community itself)

- (a) Annual membership fee from all residents of voting age.
- (b) Basic rent/rate from each of the 80 households (refer to a).
- (c) Special levy to pay any community mortgage interest.
- (d) Revenue share (tithe) from farming leases, and other leases which generate incomes.
- (e) Capture of the capital gains created, by the community buying back from short term members their shares in the land at a lower price than they are sold to an incoming member.
- (f) Pooling of welfare income of members.
- (g) Community enterprises.
- (h) Investment income from buyback reserves.

For each household -

- (i) Welfare income.
- (j) Property income including private superannuation, gifts and stipends
- (k) Wages and salaries
- (1) Production and exchange of goods and services
- (m) Revenue

20,000

250

988

142

1,380

\$5/wk.

\$19/wk.

\$3/wk.

\$27/wk.

#### 3.3.4 Tenure Arrangements

For the community -

- (a) Freehold title to all the land occupied by the community
- (b) Land may be mortgaged to a limited extent and limits not changed or land sold unless (75% of) members and (90% of) homesite owners agree.
- (c) Leases for all land which is privately used or occupied, e.g.
   (i) Homesites (perpetually renewable lease)
  - (ii) Land used for private productive activities (terminating lease)
- (d) Shares held by members in the land of the community can only be transferred to the community or to a mortgagee entering possession of a leasehold improvement. The community has pre-emptive rights to buy for itself or sell the shares of all exiting members to persons of its choice.

For the individual -

- (e) All residents of six months who are 18 years or over obtain a vote.
- (f) All home owners obtain a pro-rata share in the land of the community and a lease over their home site (which can be perpetually extended).
- (g) Homesite leases qualify for FHOS grants.
- (h) Homesite leases provide adequate security for conventional housing loans.
- (i) Home site leases can be sold at any price at any time but transfers can only be registered by owners of the shares associated with the homesite lease and these shares must be purchased from the community on such terms and price as may be determined by the community. This allows the community to control who enters the community and to capture back the capital gains created in the community to pay off any community mortgage and create buyback reserves, refer to 3.3.3 It also allows the home owner to capture back the cash and sweat equity invested in his/her homesite.

3.3.5 Availability of Finance

For the community -

a. First mortgage and/or vendor finance of up to 40% of valuation.

For home builders -

b. Personal savings, loan and/or gift from friends or FHOS and/or

- c. 20 year or longer credit loan of up to \$11,250.
- 3.3.6 Cost of Finance
- For the community -
- a. Around 15%;
- For the homeowner -
- b. Around 12%.
- 3.3.7 Set Up Procedures

For Landcom -

- (a) Provides finance to purchase and develop land with establishment of appropriate social structures including arranging:
  - provision of long term resident construction finance of around \$700,000 advanced on the security of the homesite leases and/or
- (ii) home loan insurance to allow home builders to obtain long term housing finance from conventional lending institutions.
  - (iii) a building contract which allows homesite leasees to qualify for FHOS grants and construction finance as may be required.
    - (iv) Community structures.
- (b) A holding period budgeted for 15 months with maximum of 18 months.
- (c) Licences prospective members of the community to occupy the land for a weekly fee of \$20/week held as a purchase deposit to allow them to assist in the development of community facilities, their homes and the social structure of the community.
- (d) Obtains appropriate development approvals from the local council.
- (e) Transfers land to community only when Landcom can be paid back all its costs by the community.
- (f) Maintains ultimate control of development and operations until the community purchases the land.

For the community -

- (g) Specification of community development, facilities and homesites completed within six months of land purchase to permit completion of items in 3.3.7a within 12 months.
- (h) Community pays out Landcom when all the shares for homesite land have been sold or such lesser number that allows Landcom to be paid out without mortgaging the property in excess of 40% of its current value.

- (i) Prospectus is not required to solicit members because either:
  - (i) Issue of shares in the land qualifies as a private placement because they are only available to homesite leasees who are members of a company limited by guarantee or,
    - (ii)An exemption is obtained from the National Companies and Securities Commission, or
    - (iii)Landcom (which is exempted from the need to issue a prospectus being a Government body) makes the offer of shares or
  - (iv) The community qualifies for exemption by incorporating under the Local Government Act or it obtains its own special legislation.
  - The physical (visible) and social (invisible) structures of the (j) community are sufficient to attract the required number of members.

For prospective members -

- (k) Sufficient number qualify for FHOS or have access to sufficient funds to purchase sufficient shares to meet assumption(s) and/or can qualify for adequate housing loans.
- (1) Adequate skill and experience is available amongst their number to assist in the planning and development of the community, its facilities and housing.
  - 3.3.8 Operating Conditions

For the community -

- e community -Operating costs covered by income; (a)
- (b) Capable management;
- (c) Internal political stablity;

For the members -

- (d) Sufficient income to meet commitments.
- 3.4 Implementation Issues

3.4.1 Number of Shares in the Community

The number of shares in a multiple occupancy community is typically related to the number of members and/or the number of households. Their initial issue price is then determined by dividing the number of shares into the money required to purchase the community land. There is rarely any predetermined basis for either the price of any later issues or transfer price.

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While such arrangements have the virtue of simplicity they can create many inequities between members, households and namlets at any given time which can be compounded over time by changes in land values, number of residents, number of households, number of hamlets, and number of shares on issue. These inequities arise from the inflexibility of such simple arrangements. Their ad hoc nature arrangements also creates a serious disincentive for people to commit either their money or their labour to a community. To minimise these problems and to maximise equity and flexibility it is recommended that:

- 1. The number of shares issued be equal to the number of square metres leased for homesites and their associated hamlet area. The number of shares, and so cost of entry to any homesite and hamlet area will thus be proportional to the area over which the shareholder has exclusive rights of occupancy.
- The share price be determined:
  - (a) Initially, from dividing the total cost of acquiring the community land with its improvements by the total number of square metres of land which is initially leased for homesites and hamlet areas.
  - (b) There after, from dividing the total value of all the community land and community improvements (excluding all privately owned improvements on privately leased land by the total number of shares on issue. This procedure is commonly used by Property Trusts and Mutual Funds.

#### 3.4.2 The Initial Price per Share

There is a range of prices which could be used for the initial issue of shares in the pilot project community while using the formula recommended above for determining the number of shares initially issued. The price per share will depend upon:

- a) The total cost of the community;
- b) The money borrowed by the community to finance its cost;
- c) The total area of land initially leased for residential use;

The price is not necessarily affected by:

- The number of members;
- b) The number of residents;
- c) The number of housesites;
- d) The number of hamlets;
- e) The ratio of people per household or children per adult.

However, as finance is dependent upon the number of houses built, the number of housesites will be used to illustrate how the share price is calculated. It is assumed that each housesite on average occupies 500 square metres (approximately a 1/4 acre block) and shares another 500 square metres with other houses in the hamlet so that there are 1000 shares issued on average for every housesite.

Using the worst cost case of \$650,000 the price per share will change according to the funds borrowed by the community to finance its cost and the initial area of land leased for residential purposes. The price per share is found by subtracting the borrowed money from the cost of the community and dividing this by the number of square metres of residential land as illustrated below:

Cost of community and improvements			
(worst case includes pilot project			
overhead costs)	\$650,000	650,000	650,000
Less:			
Money borrowed by the community:	\$Ni1	150,000	220,000
Shareholders funds (equity)	\$650,000	500,000	430,000
Number of homesites (minimum)	80	80	80
Number of shares 1000/homesite)	80,000	80,000	80,000
Price per share	\$8.1	24 6.2	5.375
Average cost per household	\$8,125	6,250	5,375
Cost per person (1.5 persons/house)	\$5,417	4,167	3,583
Cost per person (2.5 persons/house)	\$3,250	2,500	2,150
or			
Number of homesites (maximum	128	128	128
Number of shares (1000/homesite)	128,000	128,000	128,000
Price per share	\$5.0	3.9	2.500
Average cost per household	\$5,078	3,906	2,500
Cost per person (1.5 persons/house)	\$3,385	2,604	1,667
Cost per person (2.4 persons/house)		1,562	1,000
State and State			

# 3.4.3 The Value of Money Borrowed by the Community

As the money borrowed by the community increases the price of the shares reduces accordingly. Multiple occupancy communities are reluctant to use their land as collateral to borrow funds. This reluctance could motivate members of the community to:

- 1. Contribute their own savings or mobilise additional funds to reduce and/or eliminate any mortgage that may be raised initially.
- Minimise the cost of community construction activity by contributing their labour.

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In the illustration given above, the community loan of \$150,000 for a community costing \$650,000 represents a borrowing ratio of 23%. The loan of \$220,000 represents a 34% ratio. This is well within the 66.67% ratio which is laid down by legislation for trustee investments. However, the 66.6% limit is set from the point of view of the investor rather than the borrower. In a low cost community it could be prudent to limit the maximum borrowing ratio to say 40% which for a community costing \$650,000 would permit borrowings against the security of the land of \$260,000.

Even if the community eliminated any borrowings against its land it may still wish to offer its land as collateral security to obtain:

- 1. A loan guarantee facility for home loans, or community business ventures or assisting in setting up other communities.
- 2. Funds for the community to exercise its pre-emptive rights to buy back the shares and residential lease of an existing member when there are no acceptable applicants to buy into the community. (The aversion of communities to borrowings should provide considerable motivation for either finding acceptable applicants or changing their standards for acceptance.)
- 3. Assistance for any of its members in financial difficulties especially when a mortgagee may seek to take possession of a house. Such action could prevent the mortgagee selling the house to someone who was not acceptable to the community.

In short, the value of the community's land and other assets can be used to preserve the social and political independence of the community by controlling who is admitted to membership. Such independence can only be maintained if the community is financially strong. The interdependency of such arrangements provides an important mechanism for sustaining both financial viability and management stability.

The cost of setting up the pilot project community might well be reduced to \$500,000, especially if the one time overhead costs of setting up the project as a pilot are shared by later communities. For planning purposes the price of the pilot project shares can be calculated on the basis that the community loan is \$150,000. In the event that costs can be reduced by \$150,000, no community loan will be required in the establishment phase.

#### 3.4.4 Number of Homesites

The maximum number of 128 homesites is determined by planning requirements whereas the minimum number of 80 suggested above for the pilot project is an arbitrary number. It could be much less, but halving the initial number would double the price per share. On the calculations above, each household would then need to buy shares valued at \$12,500 rather than \$6,250. They would be more difficult to sell and it would no longer be possible to form a community only with people who were on the dole without any assets. To maintain this objective a high number of homesites is recommended.

# 3.4.5 Area of Homesites/Hamlets

The area of land leased to each household/hamlet can be quite flexible. If less than 1000 square metres of land is leased on average to each homesite then the price per share will increase to keep the share price per homesite at the target value of \$6,250 for 80 sites. The number of shares per square metre of leased land should be fixed for simplicity.

#### 3.4.6 Cost of Shares Per Person

The manner in which the cost of the shares required to obtain a homesite lease is divided between members of the community can be determined by the community and/or each hamlet and/or household. It is recommended that the share price be determined on a homesite basis with every household deciding for itself how the cost is shared among occupants. The dynamic tenure arrangements (see attachment) which are recommended are neutral as between various household arrangements and further equity, localised ownership and control of the community and perpetuate open access to low cost housing. The dynamic tenure arrangements which provide co-ownership rights to homesite leases and shares to all nomesite users would also ensure compliance with planning requirements that two thirds of the landowners are residents. The final decision regarding this can be made at a later date by the ultimate community members.

# 3.5 Financial Structure and Cashflows

The First Home Owners Scheme (FHOS) provides three options for receiving the grants with three levels of benefits. The maximum payment for a recipient with no dependents is \$5,000; for one dependent it is \$6,500 and with two dependents it is \$7,000. These maximum benefits are available when the payments are made monthly over a period of five years. It is also possible to obtain up to 50% of the grant as a lump sum with the remaining payments paid monthly over a five year period. However, if such a lump sum grant is chosen then the total value of money received is reduced to \$5,250, \$5,750 and \$6,250 respectively for the three levels of benefits. All payments can be made directly into the bank account of any person nominated by the beneficiary. This could facilitate obtaining a "FHOS financier" who would provide a cash advance against the future payments as illustrated in the cash flow table following. The table assumes that the value of the future payments are discounted back at a rate of 16% compound per year.

For the purpose of illustrating the financial arrangements, the middle level of benefit is used in the cashflow analysis. That is, an initial lump sum grant of \$3,000 with \$2,750 paid in monthly installments over the following five years. It should be noted that the rate of monthly payments reduces over the period as shown in the cashflow table. Using the worst case of requiring 80 grants, the aggregate cashflow would be a lump sum payment of \$240,000 in the first year with the aggregate annual payments reducing from \$60,000 to \$28,000 over the following five years. The total value of the monthly payments being \$220,000 which when discounted back by the FHOS financier is reduced to \$155,000.

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It might well be possible to obtain this \$155,000 from a financier without the need to offer the community land as the prime security as the lender could be secured by the grantees directing the government to pay the financier directly and providing a "negative pledge" that they would not act in a way which would allow the FHOS payments to be terminated by the government. The community could give an additional collateral "positive pledge" through a mortgage over the community land to indemnify the financier against loss. Such arrangements could be preferable from everyone's point of view as they would create community social pressure on individuals to honour their negative pledges as defaults would become a community cost.

By using such a FHOS financier the total cash which the FHOS could immediately generate would be \$240,000 plus \$155,000, a total of \$395,000. Another \$255,000 is required to payout the \$650,000 for Landcom in the anticipated worst case. That is \$3,188 per household. In addition, it is assumed that each household will require around \$5,000 to pay for building materials, fittings and furnishings. Each household will thus require, say \$8,250 either from their personal savings and/or loans.

The worst case would be when all 80 households need to borrow all the \$8,250 which in aggregate amounts to \$660,000. It is recommended that Landcom organises this end finance from either established building societies, banks, and/or by setting up a special Project Co-operative Housing Society for the community. If the \$8,250 per household was borrowed at an interest rate of 12% p.a. on annual rests with the principal and interest repayable in equal instalments over 20 years, then a weekly payment of \$18.96 would be required per household. This would be within the means of a single person on the dole, especially in a community where much food can be locally produced.

Like the FHOS, the building finance will not all be immediatley available. Draw downs would become available as construction proceeds. To permit the community to pay out Landcom its full \$650,000, the community will need to draw down a total of \$260,000. Around \$80,000 of this can be expected to be obtained from 80 households contributing \$20/week as licence fee/lay-buy payments over the 12 months development period. This will reduce the purchase bridging finance required on the security of the community land to \$180,000 which represents 27% of the \$660,000 purchase value. If cost savings reduce the purchase and development price to say, \$500,000, then only \$80,000 representing 16% would need to be borrowed.

Home loan financiers are much more comfortable with lending on completed houses rather than houses under construction. It is then possible to inspect the quality and value of the work and not be exposed to the risks of poor quality workmanship, the house not being completed on time or not being completed at any time, and that the house has been built in the correct location as specified. A finished house can be subjected to an independent valuation. When end financiers do provide construction finance they are far more comfortable financing professional builders than owner builders.

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The problem of finding housing finance is compounded in distant rural areas. A single lender or mortgage insurer may in addition not wish to concentrate his risk by accepting all the business in a single locality.

For all these reasons it would be essential for the developer of a multiple occupancy community to organise the construction finance if the residents do not have a sufficient level of personal savings. If a special project co-operative housing society was not utilised, then two or three different housing financiers might need to be organised into a consortium to avoid a locational concentration of loan risk.

Even with a combination of worst cases when all the residents had no personal savings, it should still be feasible for Landcom to organise sufficient construction or "end finance" to recover its investment in the project. To facilitate the procuration of end finance it is recommended that:

- End finance is not sought for buildings under construction but only for completed houses.
- The community uses its land as collateral to procure such finance as may be required to build houses which are refinanced on completion with a conventional home loan institution.
- 3. Whether or not housing finance is obtained during the construction phase, the land owning corporation, acts as the builder so that from the financiers' point of view they are not dealing with owner builders.
- The land owning corporation appoints the homeowner as the principal sub-contractor.
- 5. The land owning corporation forms a joint venture arrangement with Landcom to develop the community land and supervise the construction of all homesites and/or homes which require any financial assistance from the community to insure that the work is completed on time to standards acceptable to the end financier.

With such arrangements it should be possible to avoid the need for mortgage insurance. The value of the labour contributed by the home owner and his/her friends should ensure that the value of the funds required for materials and fittings would be kept to a relatively small proportion of the total value of the house. The cash required to build the house with "free" labour should thus be well below the level at which a lender requires mortgage insurance. The Permanent Building Societies do not require mortgage insurance provided the advance is less than 75% of the assessed value. Some permanent societies have a policy of not lending in excess of 80% in rural areas; in any event the advantage of mortgage insurance may be marginal and not worth its cost. If required or chosen, it may be necessary to introduce a number of mortgage insurers to spread the locational risk. Some of the residents may well have adequate personal savings and not require cconstruction loans. In such cases it is recommended that procedures be established to:

- 1. Prove that they have sufficient means and
- 2. Ensure that they will commit their resources to construcing houses in the community within a reasonable period of time.
- All residents should be required to meet the second condition.

Another advantage of having a person other than the owner contracted to be the builder is that it will permit the FHOS grants to be approved before construction commences. The "prescribed date" in the FHOS is the date of signing the building contract. To obtain a FHOS grant the applicant must enclose the original contract for building his/her house with the application. With a multiple occupancy community they would also have to enclose their right of occupancy (The Proprietory Lease) and their contract to buy the land (Share purchase contract). Such contracts would need to be made conditional upon the FHOS grant being approved or the applicant proving that adequate alternative finance was available to permit him/her to meet the minimum commitments.

On the other hand, all contracts would need to be made conditional on there being a sufficient number of applicants for membership of the community who had sufficient resources. This would require each FHOS grantee appointing Landcom as their escrow agent so that in the event that sufficient applicants were not obtained within a reasonable time like six months, then the FHOS funds would be returned or used for financing an alternate home.

The initial community aggregate cashflows resulting from the purchase of the community land from Landcom are outlined in the table below:

The competitive position of the project in this regard would appear to arise from the relatively large number of residents planned for the pilot project community. It is usually difficult for new communities to get established with such a relatively large number at the start up stage. Costs are reduced for land of the same value as the number of people per hectare increases.

The FHOS and welfare payments eliminate the risk of members not being able to finance their community entry cost and house construction costs provided supplementary housing finance can be provided at commercial rates of interest over 20 years or longer. It would seem fair to assume that welfare payments would keep up with inflation and increases in interest costs, so that there should be no risk that members cannot service the annual costs of living in the community including their finance costs.

The provision of long term housing finance for "multiple occupancy communities" by the private sector is one of the most complex and difficult problems posed in the project. There are many alternate and complementary approaches for its resolution. In the short term it is recommended that the procedures set out in the previous section be adopted with regard to the arrangements for both house building and providing construction finance. The basic assumption underlying these recommendations is that the independent valuation placed on the completed houses will exceed the value of the loans required by one third to allow a borrowing ratio of 75% of valuation. In theory this should be comfortably achieved for an average house where the cost of materials and fittings is budgeted to be \$5,000 and the value of the labour added without payment is around \$16,000 to create a house valued at replacement cost of \$21,000. To this would need to be added the value of the associated land which has been budgeted to be around \$6,250 to create a total package before recognising any development profit of \$27,250. A loan of \$8,250 would thus only represent a borrowing ratio of 30%, well within the range for which mortgage insurance is not normally required.

Working backward, the minimum valuation required to borrow \$8,250 on a 75% borrowing ratio would be \$11,000. A valuer could conceivably discount the value of a house and land in a multiple occupancy community if there was any serious impediment in the tenure arrangements and/or market demand for residency in the community. For example, many lenders will not lend on company title because of its lack of negotiability. In particular the Building Society Legislation will not permit lending against the security of shares. They can lend on the security of a lease and it should be possible to construct the documentation so that it is the Proprietary Lease alone which provides the lender with freely negotiable acceptable security over both the house and its land. For example, the lease could be constructed so that any mortgagee in possession had the right to demand immediate redemption of the shares associated with the lease and/or sell the shares with the lease on the open market. The community's right of first purchase to permit it to control its memebership could add to both the confidence of the valuer and the lender that a reasonable price would be obtained on sale.

From the above remarks it should be evident that the tenure offered should be considerably more satisfactory than that provided by company title. While lenders may not advance money on the security of company title, valuations can be obtained. While these are commonly discounted compared with comparable strata title properties, the discounts originally incurred by company title when strata title was first introduced was typically around 20% to 30%. The discounts reflected market prices and provided the incentive for people to convert company title to strata title. Today the discounts are typically smaller reflecting the cost of converting company title to strata title. In some situations company title can produce a premium which is acquired not from the structure but from the character of the owners. In the longer term this might also occur with multiple occupancy, especially in lower cost communities where any difficulty in finding finance is more than offset by the benefits obtained by entering into a self-reliant and attractive quality of life environment.

From these considerations a satisfactory valuation for obtaining long-term housing finance will be dependent upon creating a freely negotiable title to a member's private land and nousing. The need to share common hamlet areas should not provide an impediment in this regard if the U.S. experience with TRACK type tenure is any indicator. However, while the creation of a freely negotiable title is proposed, it does not necessarily mean that it will be accepted by a lending institution even if a satisfactory valuation is obtained. Some permanent building societies have a policy of not lending on leasehold title even if this is permitted by legislation. Banks have complete discretion to accept such title as they choose. Indeed, banks will lend on company title. They may, however, require some system of registering the title; this could be done for M.O. leases.

There is reason to believe that arrangements can be made to provide publicly available private sector finance on normal terms without any special government interventions. In the event this is not so, there are a number of fall back positions which should allow Landcom to accept the risks associated with the provision of housing finance. Some of these are:

- a) Select only applicants who do not require finance;
- b) Organise a project co-operative housing society with or without concessional finance.
- c) Organise loan insurance through the G.I.O., State Bank or Landcom;
- d) Landcom provides finance directly as vendor loans;
- e) Introduction of "community title" legislation.

The market value of an interest in the community will depend very much on the quality of life offered by the community. While an attractive physical environment can be important in this regard it is by no means sufficient. An over-riding consideration in any community is the social environment and its structure. Social cohesion has been established in many alternate communities because of slow, careful selection and induction to the communities, and also, because they have been relatively small. Even in some groups which have been established for over 10 years a number of issues raised in this study have not been resolved. Such an approach is acceptable in such small cohesive groups with a strong common philosophical commitment. However, it is not recommended for a larger community like the pilot project considered in this study, especially as it is likely to be formed relatively quickly with less chance for its members to sort themselves out. If members can join a community relatively quickly then there needs to be provision for them to exit expeditiously in the event that the community does not suit them.

This provision is inherent in the structure proposed in this report. The structure should also allow people to exit or join at different times and automatically allocate the financial benefits or costs on an equitable basis among past, current and future members. This feature is especially important where members are required to contribute significant sweat equity and/or personal savings. It should underpin the attraction of the community and provide a sound basis for social stability.

If a pilot community is to provide a basis for others, it is especially important that a comprehensive, replicable management and financial structure be developed. In this regard it is recommended that the concepts and principles of the Co-operative Land Bank set out in Attachment 4 be adopted with a management structure based on the principles adopted by the Mondragon Co-operatives. This recommendation is made in the belief that these proposals would minimise the risk of premature social disintegration and/or financial failure.

The need for the project proponent to extend its role from being just a developer of visible structures to a developer of invisible social structures will introduce new management problems. While these should not put the project at any serious risk, their existence should be recognised and provision made to manage them. The role of developing and establishing the invisible social structures of communities could be important and politically attractive.

In conclusion, it appears that all the financial risks are in the power of Landcom to manage at an acceptable financial cost. Thus, if the risks of obtaining the necessary development approvals within the budgeted time can be accepted, a project of the type described would be feasible.

# 4.0 SOCIAL PLANNING ISSUES

Social planning for M.O. communities is of vital importance as the sharing of land and in many cases, houses, communal facilities, machinery, food, labour, etc., requires very well conceived management structures, decision making processes, people selection and education.

The development of an enabling framework and set of guidelines for such social processes is an integral component of establishing a M.O. community. Unless such processes are provided for in consultation with the intending community, the project is prone to failure.

#### 4.1 Selection

The selection processes of communities vary considerably. In many of the existing smaller communities, the occupants had either been friends for some time or came togetner with a clear common ideal or religious commitment. The latter categories are generally the most successful socially. A common mistake among friends is to assume there is no need to set out a clear management and legal structure with an agreed decision making process right from the start.

The choice then is usually to either select people on a first in, first served basis or through interviewing people as to their suitability according to the requirements of the initial group or management committee.

A compromise method can also be used by selecting an initial percentage of people who then take it upon themselves to select the remainder according to common ideals and aspirations, skills, age etc.

Selection of new members must also be considered in the case of a member wishing to sell his/her house and/or share. In giving the individual security of tenure and therefore, the right to sell, the hamlet or community must take into consideration the fragility of its social infrastructure. Steps need to be taken before the first share is sold in order to protect the community from a potentially unco-operative or unproductive new member. This can be achieved through the community or hamlet reserving a first option on the purchase of the share/house so that it is then up to the group to select a suitably compatible person.

Whatever the selection process it is wise for both social and environmental planning to require a potential member to live on the community for some months or even one year before being accepted as a member. This arrangement allows the group to get to know each other, their compatibility, common ideals and potential as a group without unnecessary pressure.

#### 4.1.1 Recommended Procedure For Selection

The first group of people who register their intentions to purchase shares are to be used as the core group. The number of people in this group should be between 30% and 60% of the proposed adult population. After hamlet groups from this core group have been formed in accordance with a Group Formulation Workshop Series, each hamlet group will be able to choose extra members from the waiting list according to a set of criteria established by the core group.

#### 4.1.2 Essential Selection Criteria

#### i) Compatibility with core groups value system

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Investigations of successful and less successful communities indicate the need for any cohesive community to share a degree of common values.

Community-wide values are to be established by the core groups at the stage of the group formulation workshops. More specific values appropriate to hamlets (for instance vegetarianism) are established by the hamlet groups as they form.

#### ii) Trial residential experience

The provision for future residents to reside on the property with hamlet groups prior to gaining membership allows all parties to make an informed decision. This approach is recommended as it allows the intending member to participate in a process of self-selection. The actual length of time for this period is determined by various factors. Three to twelve months is appropriate. During this time the person works and lives on the property and partakes in formal or informal training programmes. The more formal training programmes are discussed in section 4.3

#### iii) A cross section of people and skills

It is vital that there is a cross section of people and skills to form a viable community. Where the intention is to cater for young, unemployed people, it is wise to mix them in communities with people of other ages and work experience in order to provide -

- (a) a balanced social structure with a wider appreciation of human problems.
- (b) skills necessary for the development of relations with the outside community, local government and the bureaucracy.
- (c) skills such as mechanics, farming, building, and relevant technology, to enable the hamlet or community to be self reliant.
- (d) older people in communities play a valuable role especially with young children.

Appropriate organisations to liaise with in this regard, include:

- CYSS groups
- Commonwealth Employment Service
- The Community Tenancy Scheme
- Local Aboriginal groups

#### 4.2 Management

# 4.2.1 Management Structures and Decision-Making Processes

Experience in the formation of communities over the past ten years has taught that the management structure and expertise in decision making processes has been a crucial factor in the success and continuing viability of a community.

#### 4.2.2 Recommended Procedures

Management and the physical location of houses and hamlet sites are closely linked in the case of co-operative communities. Houses should be designed in cluster/hamlet groupings, with each hamlet having autonomy over a particular section of residential land.

Managment Affinity Areas (MAA) should be delineated in the planning stages. These are areas that hamlet groups will manage. Other areas within the property, including wilderness, agricultural and common areas between MAAs are managed by the community as a whole.

Overall management decisions should be effected by consensus decision by nominated spokespersons from each hamlet. Committees can be appointed to formulate recommendations on specific management issues, e.g. fire prevention, water, agricultural management, plant and tool maintenance, legal, child care, etc.

It is recommended that each hamlet not exceed more than twenty persons. Hamlet decisions can be made through regular meetings by consensus and where overall management decisions are required it will be the responsibility of the nominated spokespeople to properly represent the views of their hamlet, including the dissenting viewpoints of minorities.

Provision should allowed for the preparation of a manual/handbook and for training programs in the implementation program and costing of projects.

#### 4.3 Support and Training

#### 4.3.1 Workshops

Support and training in various aspects of establishing a co-operative community is required. A programme of skills workshops should be formulated as an essential part of each project. These workshops should occur at strategic intervals during the overall development of the site and community.

The role of these workshops extends beyond skills training - they assist the intending residents come together as a group.

Three Workshop stages are identified.

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#### Stage 1 - Group formulation Workshops with the Core Group

#### Consensus decision making

Includes experimentation with actual decisions that need to be taken within the community and focuses on the training of the meeting facilitator role.

#### Communications skills

This is closely linked with group decision making processes but also includes training people in the art of communicating ideas, information and personal grievances without alienating oneself and others. The failure by individuals to communicate effectively is probably the single greatest contributor to the breakdown of communities.

In a situation where sharing of land or property is the intention it is generally found that trust in relationships is a key element in the degree of harmony in decision making. Conflict is unavoidable, but the means towards resolution of conflict is essential in any community.

#### Corporate entity management and understanding of legal structures

Many communities have contributed to both their financial and social problems through a lack of direction in legal matters. Having to alter the corporate structure in midstream can be very costly. Serious social problems can be avoided through a well designed management structure. In order to arrive at a true consensus on a decision pertaining to legal matters it is necessary for all participants to be fully informed.

#### Stage 2 - Site and Hamlet Oriented Workshops.

A second series of workshops should occur when individuals have evolved into hamlet groups. These workshops are aimed at further developing the cohesiveness of the newly formed group and developing the group's awareness of its requirements for living within a hamlet area, e.g. proximity to electricity, proximity to agricultural areas, settlement pattern - clustered, dispersed or expanded houses.

#### Hamlet and Dwelling Design and its social implications

Hamlet house and kitchen design have important implications for the way households relatee to the rest of the hamlet. One choice is for the hamlet to revolve around a community centre where the main meal of each day is shared. It may be found that the communal sharing of a meal will mean a speedier bond between the occupants of a hamlet.

The sharing of a common meal is not the only means by which relationships can become closer knit. Physical/material decisions can permanently affect social development.

Similarly, the distance between each house can affect, for example, the ease or otherwise of childcare arrangements, sharing of toilet and bathroom facilities and the shared management of gardens and orchards.

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Similarly, the distance between each house can affect, for example, the ease or otherwise of childcare arrangements, sharing of toilet and bathroom facilities and the shared management of gardens and orchards.

In each case, the choice may be decided according to the ind vidual character of each person involved, but those first choices will affect the character of the growing community as a whole.

#### Survival Skills

This workshop is designed to enable the utilisation of the natural resources available within the bio-region and aims to create an awareness of the human relationship to the environment in order to maximise the possibility of a sustainable future.

#### Permaculture

An agricultural system considered particularly appropriate for higher density, labour intensive communities with the aim of low environmental impact on soil and other natural resources.

#### Appropriate/Soft Technology

For training people in the design and construction of technological systems of low-environmental impact and with maximum usage of existing and readily available resources.

#### Stage 3 - Ongoing Workshops

It may be necessary or desirable to continue or reconvene the workshops when the need arises.

In addition to those, further workshops could be considered as the community evolves, including:-

\* child care and education

- motor mechanics and welding
- tool making and maintenance
- \* animal husbandry
- \* small business management/worker co-operative management.
- \* fire prevention/control

#### 4.4 Policy Recommendations to Other Agencies

As stated throughout this report, sustainable rural communities offer a viable lifestyle of increasing popularity as shown by their growth on the North Coast. It is essential to the ongoing success of these communities that individuals and groups are able to make a properly informed decision regarding the relevance to them of this way of life.

If individuals and groups are not given this support then many communities will collapse leaving a severe burden on the regional economies and the government. Therefore training programmes are needed. State, Federal and non-government agencies need to develop comprehensive policies and support social development programmes. No single State/Federal agency co-ordinates Multiple Occupancy. So planning, financial and legal issues are all dealt with by differing agencies. Co-ordination of these facets would foster comprehensive policy development consistent with other government policies. This should be done in conjunction with the grass roots movement in Multiple Occupancy settlements to utilise the expertise of community based organisations experienced in this lifestyle and form of development.

4.4.1 Issues for State Government Considerations

\*

- \* Appropriate transitional education programs could be implemented via the funding of community based, regional organisations such as the Sustainable Lifestyle Education Collective based on the Far North Coast.
  - The courses conducted by such community based education collectives could be made available to school students and also to the general community with particular emphasis on the needs of young unemployed persons.
- \* These regional education collectives could be funded to provide seminars and to undertake further research.
- Funds for research could be offered to grass roots community organisations involving personnel further experience with the lifestyle.
- 4.4.2 Issues for Federal Government Consideration
- Recognition of the role of regional organisations and support for the development of a national network via the Australian Association of Sustaining Communities (AASC).

Funding could be considered to enable the organisation to:

- a) Provide a nationwide exchange of information.
- b) Evaluate existing programmes and recommend to government, policy directions and implementation programmes.
- c) Research and compile data for the evaluation of programmes.
- d) Co-ordinate and assist on a national level the development of sustainable lifestyle communities.
- \* Further investigation could be carried out into ways to provide unemployed and low-income earners with financial assistance for the purchase of shares in sustainable lifestyle communities.
- \* Financial assistance could be provided for the creation of appropriate business and agricultural enterprises. Part-time, paid work may be essential to the economic viability of these communities

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#### 5.0 PLANNING ENVIRONMENTAL ISSUES

## 5.1 Development Options for Rural Settlement

Coastal and semi-coastal areas of N.S.W. are experiencing unprecedented demand for settlement in rural areas. So far much of this settlement has been in conventional subdivisions and the zoning of areas for rural residential settlement. These forms of settlement often fail to address issues facing rural planning policy.

Subdivision has resulted in fragmentation of viable agricultural areas and farming infrastructure, weed infestation and sporadic settlement patterns. These problems can result in a general degradation of rural amenity and the costly provision of physical and social infrastructure.

Rural residential settlement has transposed inappropriate and costly urban standards to rural areas, damaged the integrity of the rural countryside and increased community costs to both local and state government.

Investigations into the design, management and costs of Multiple Occupancy settlement during the feasibility study have brought to attention the appropriateness of this type of settlement to rural areas and in particular the cost savings available compared to other forms of rural resettlement.

Features of Multiple Occupancy are:

- development which retains viable agricultural units and existing farm infrastructure.
- \* clustered settlement patterns which result in lower servicing costs
- \* on-site provision of water supply and local community facilities
- \* community management resulting in self-maintenance of internal roads and weed control.
- \* reduction of on-going costs to Councils due to provision of and self-maintenance of services.
- \* residents able to live in a rural environment while being individually responsible for the maintenance of a site
- \* shared infrastructure and rural enterprise capital costs.

To date no comparative investigations have been conducted into the various forms of development appropriate to rural settlement. The cost differentials between each form could be investigated.

Any investigation into rural settlement options should include attention to the following aspects of the existing multiple occupancy policy.

# (i) Type of Agricultural Land

To date the majority of MO's have been located in generally degraded, steep forested land with little potential for agricultural uses. The planning criteria for establishing rural co-operative communities should be to locate sites within areas of good agricultural land thus adding to their potential for economic viability. The addition of a labour resource with shared capital set up costs, which occurs through M.O. developments, increases the likelihood of realizing the potential of good agricultural land.

The D.E.P.'s existing policy could be amended to make agriculturally based M.O. developments permissible in agricultural protection zones (subject to the advice of the Department of Agriculture).

# (ii) S.94 Application to Multiple Occupancy Developments

This is an important matter that affects the budgetary requirements of State agencies, local government and communities themselves. The application of S.94 to rural areas in general and multiple occupancy developments in particular has been a matter of some confusion for many rural councils. The issue is before the State Government for resolution.

#### (iii) Population Distribution and Density

Circular 44, nominates an arbitrary state-wide density figure of one person per hectare. To date permissible populations in M.O. developments have been derived from this density figure with little consideration of the environmental constraints and capability of particular sites. The population for each site should be determined by reference to performance criteria based on environmental considerations. Developments should be allowed which retain or enhance the natural and man-made environment of the site and locality.

Various Councils which have introduced M.O. provisions have assigned an arbitrary number of persons per dwelling to arrive at a permissible number of dwellings for the site. As settlement patterns within M.O.'s vary from detached housing to expanded houses, density should be based on the number of persons per hectare, omitting controls relating to the number of dwellings.

#### (iv) Rating of Multiple Occupancies

The issue of rating of M.O.'s has not been adequately resolved and various councils approach the issue in different manners.

#### (v) State Planning Policy for M.O. developments

Since the introduction of D.E.P. Circular 44 for M.O. developments, some councils have introduced enabling provisions for the introduction of M.O. into their areas but most have been slow to permit this form of development.

A state-wide policy in the form of an S.E.P.P. could be introduced on M.O. Performance standards could allow flexibility in its implementation throughout of the State.

(vi)

# Permissible Forms of Development within Multiple Occupancy Developments

Circular 44 and standard M.O. provisions introduced by Council's contain a provision stating only permanent residential accommodation should be allowed to the exclusion of other forms of non-permanent accommodation. The intent of this provision is acknowledged and supported as it attempts to exclude types of development which may not be in keeping with the intent of M.O. policy.

However, further consideration of this matter is necessary to ensure that rural co-operative communities are able to function at all desirable levels. Investigations during the course of this feasibility study have identified the need for transitionary education centres which could entail temporary accommodation. Also for purposes of creating an economic base for the community it is suggested that investigations be carried out into allowing communities the inclusion of a cultural centre with some holiday accommodation.

In view of the above, further investigations should be undertaken into allowing transitional education centres, cottage industries, craft and food shops, halls, schools, and forms of rental accommodation which contribute to the economic viability and independence of the community.

#### (vii) Human Waste Recycling

An important health consideration linked to increased population densities is the question of human waste "disposal". The currently accepted forms of treatment are:

- a) sewerage system to settling pond or ocean outfall.
- b) site disposal by cesspit.
- c) site disposal by septic tank.
- d) site disposal by can and burying.
- e) site disposal by proprietory composting devices.

The experience of some rural settlers with hand-built low cost above ground composting toilets leads an increasing number to prefer this method of treatment and recycling to all the above mentioned methods.

The Health Commission and/or State Pollution Control Commission could conduct the necessary research and provide guidelines for the construction and operation of this form of recycling.

#### 5.2 Concept Plan and Development Works Approach

The feasibility analysis has developed a methodology for formulating a M.O. concept plan and staging development works. This approach recognises the aim of establishing a self- determining cohesive community.

It is considered the approach successfully addresses recognized planning procedures and requirements while allowing extensive community involvement and self-determination.

The approach to the concept plan preparation and the staging of development works that has been formulated for the pilot project should be adopted more generally in such projects.

#### i) Evaluation Process

Snould the Land Commission involve itself in any multiple occupancy development an evaluation process will be needed. Criteria to be used such a process include:

\* achievement of projected population and social mix.

\* realization of investment.

\* measures of social "success"

It is recommended that an initial evaluation of any project be conducted 12 months after settlement commences and an on-going evaluation programme be introduced at, say five-year intervals.

## ii) Selection of Future Project Sites

A regional analysis based on a range of specific criteria could be undertaken to identify areas suitable for future projects. A monitoring process which would identify parcels of land entering the market within such broad areas could also be established.

#### 5.2.1 Methodology for Concept Plan Preparation

This Section describes the procedures undertaken to achieve the physical development of the proposed community. These include site analysis, the concept plan and development works. It is acknowledged that the interaction between, and functioning of, the elements within the proposed concept plan affect the social, economic and environmental well being of the future community. This section results in a concept plan which provides a framework for achieving a cohesive functioning rural community.

The environmental assessment and capability analysis identifies the opportunities and constraints of the prospective site and summarises both the site resources and the needs of the future community.

In determining the size, distribution and density of the population appropriate for the subject property, detailed analysis of settlement patterns of established communities is undertaken.

A recommended concept plan delineating the proposed land uses, settlement patterns and circulation systems is then described.

A brief analysis of the likely economic effects of the proposed development on the surrounding locality and Shire should be included.

#### 5.2.2 Environmental Assessment and Land Capability Analysis

This should deal with the following aspects:

- i) location
- ii) site topography
- iii) geology and soils
  - iv) meteorological aspects
- v) vegetation and wildlife
  - vi) landscape, visual analysis
  - vii) agricultural lands assessment
  - viii) flooding
    - ix) bush fire risk
    - x) existing community services infrastructure -
      - (a) health services
      - (b) education
      - (c) other community facilities
      - (d) transport
  - xi) on-site services
  - xii) summary of site resources
  - xiii) summary of community settlement needs

#### 5.3 Sample Concept Plan

A proposed concept plan for a prospective site, should be developed following consideration of the opportunities and constraints arising from the environmental assessment and capability analysis, the requirements of the intending community and established planning principles. This concept plan would designate appropriate land uses for the various land units and allows the orderly and efficient functioning of such land uses. A sample concept plan is depicted in Figure 1. - 62 -

The principal land uses contained within the concept plan are:

- \* hamlet areas
- \* agricultural areas
- \* community facilities areas
- \* workshop areas
- passive recreation areas
- \* service related areas
- \* site circulation

The principal land uses are based on projected populations for this type of project (see ii).

# i) Hamlet/Management Affinity Areas

For community management purposes, (as outlined in Section 4.2.1) areas identified as suitable for hamlets are contained in broad management zones described as Management Affinity Areas (MAA). These areas are generally considered suitable for hamlet uses including dwellings, gardens, home orchards and hamlet facility uses.

A population profile for the envisaged community based on estimates of the adult population of each MAA area is developed following a settlement analysis of established hamlets in successful communities. For details refer to Section 5.3(ii).

The above investigations enable the development of a concept plan for the purpose of establishing the feasibility of the pilot project.

Detailed site planning of the MAA areas is undertaken at a later date in conjunction with the proposed hamlet members. This should occur through a series of workshops (detailed in Section 4.3). This approach is consistent with the objective of encouraging the formation of a self-determining community.

It is considered essential to the successful development of the community that several large multi-purpose sheds with water tanks be constructed by the growing community at an initial stage of development of each MAA. The construction of these sheds serves several concurrent purposes:

- \* The growing community becomes focussed on creating their initial shelter in a co-operative manner.
- \* The building expertise amongst the arriving individuals is utilised and made available to the less experienced builders.

The site and community develops in an orderly manner as the sheds would be built one after the other by increasingly proficient methods.

- \* The purchase of building materials through local suppliers engenders good community relations.
- \* A generous supply of clean drinking water is provided across the property.

The first of these sheds could be the power workshop.

Detailed site planning further defines the population levels, settlement and density patterns and siting of buildings.

To enable the community to quickly qualify for the Federal Government's First Home Owners Grants, it is proposed that foundations for dwellings be provided as part of the entry cost. This concept is detailed in Section 3.0. Development works costing include an allowance for concrete pad footings.

#### ii) Potential Population and Distribution

\*

Consideration of the capacity of the site to sustain the envisaged population involves assessment of each identified Management Affinity Area (MAA).

Detailed analysis of each MAA to define the preferred settlement option and, hence, hamlet areas (HA) and building sites should be undertaken as a subsequent step to this broad analysis. The approach is similar to the formulation of a Development Control Plan (DCP) following a rezoning.

To achieve the study objective of community self-determination, it is recommended that each group within a MAA undertake this stage of the process with guidance from the project planners/managers.

The social characteristics and requirements of each group of members within each MAA will result in varying settlement options (clustered, dispersed, expanded house) and densities throughout each MAA.

To produce these estimates, experience of the land use requirements of hamlets in existing communities in the Nimbin area have been drawn upon. Four such hamlets are shown in the following table.

1260 TH	: Y3 4.3	POPULA			INTENSIVELY USED AREA	TO TAL POP'N	ADUL T POP 'N
			Child-		ESTIMATE	DENSITY	DENSITY
	HAMLET	Adults	ren	Total	(hectare)	(pp1/h)	(adult/h)
Example	1	13	4	17	4	4.2	3.2
Example	2	5	5	10	2	5.0	2.5
Example	3	10	6	16	2	8.0	5.0
Example	4	20	16	36	5	7.2	4.0

The hamlets analysed above are considered representative in terms of the percentage of individuals involved in differing land uses such as gardening, orcharding or working on crafts or off site. The housing requirements are modest. Some 10-40m<sup>2</sup> floor area per adult being representative. Privacy is achieved by vegetation with some self-contained residences being as close as 20 metres from each other.

For a sample property of 320 hectares, based on an assessment of the individual MAA's in terms of providing privacy and water, and realising that the sample project population may demonstrate differing requirements, population densities of 1.5 to 3 adults/hectare have been used to calculate the total number of adults per MAA in the table below.

MAA	AREA (n)	ADULT DENSITY (Adults per intensively used hectare)	TOTAL ADUL TS PER MAA	SHAREHOLDERS PER MAA
А	12	3.0	36	25
В	14	3.0	42	29
С	11	2.5	27	19
D	12	3.0	36	25
E	20	1.5	30	21
F	14	2.0	28	20
G	8	2.0	16	11
TOTAL			215	150

Based on Tuntable Falls' experience of approximately one child per two adults after ten years a maximum population breakdown would be as follows:

total adu	lts		215
children,	50% of	adults	105
total pop	ulation		320

The D.E.P.'s circular 44 nominates a maximum overall population density of one person per hectare. Given that the area of the sample project property is estimated at 320 hectares, this would legally allow a maximum of 320 persons on the site.

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#### iii) Agricultural Areas

Areas designated for agricultural uses are generally those of the alluvial river flats which are considered suitable for cultivation of grains, small crops and some orchards. The agricultural integrity of the property should be retained to protect a resource which adds to the economic base of the community.

Management of the agricultural areas should be undertaken by the community as a whole. It is recommended that a committee, be established to manage this zone.

It is suggested that a management plan for the zone be developed and following the procedures established, community members or hamlets will be able to lease areas within the zone for the purposes of undertaking agricultural enterprises.

It is also recommended that this committee be responsible for the management and maintenance of plant and equipment.

#### iv) Community Facility Areas

The community facility areas designated within this zone are for the community as a whole. Uses within this zone include administrative, educational, cultural, social and recreational uses.

Management of such areas should be by the community as a whole via specific purpose committees.

These areas within the concept plan are located on generally flat, well-drained, centrally located and easily accessible areas of the property.

Community areas are envisaged as the primary interface area for both the community and the visiting public. Accordingly, the principal access road to the property and parking facilities lie adjacent.

Further detailed site planning in conjunction with the intending community would develop the nature and extent of this zone.

#### v) Workshop Areas

A nominal site should be identified for a power workshop which is centrally located and within 400 metres of the elctricity supply. The establishment of the power workshop is a high priority.

#### vi) Passive Recreation Areas

Inherent in the concept of shared land ownership is the designation of land, not identified for specific uses, to be used for the benefit of the community as a whole. The concept plan shall allow for the majority of the property comprising any steeper forested land and the remaining areas of the undulating cleared slopes and river banks, to be reserved for passive recreational uses.

It is recommended that appropriate management strategies be formulated for these areas to allow uses such as meditation retreats, passive recreation and natural resource utilisation.

Such strategies should allocate areas for the preservation of native flora and fauna habitats.

Reservation of a significant proportion of the property for passive recreation creates an appropriate buffer to any adjacent properties.

#### vii) Service Related Areas

Disposal of sullage, human waste and refuse; water provision, storage of gravel, enhancement of ecological systems including wildlife corridors, fire prevention, treatment of sensitive areas, landscaping and building provisions all require appropriate land allocations and management strategies.

Detailed appropriate analysis of these matters is at the site planning stage, with the involvement of the intending community.

#### viii) Site Circulation

In conjunction with land uses as described above, the concept plan must provide for the efficient and orderly circulation between various areas by a variety of transport means.

#### Road System

Motorised transport is catered for by a road heirarchy system including:

- a. Property access from existing public roads
- b. Internal Collector Roads

These provide access through the site to the hamlet feeder roads.

c. Hamlet Feeder Roads

These provide access to the hamlet areas identified. At the end of these is the car park for that hamlet.

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d. Four Wheel Drive Access Tracks

The tracks may be convenient forest access roads for fire fighting.

The principal access road within the concept plan must allow a desirable level of access to the central community facility area, with areas reserved for adequate vehicle parking. The intending community may express a desire to promote non-motorised transport within the community. The intention of the concept plan is for the majority of the incoming vehicular traffic to stop at this location.

An extensive system of pedestrian, equestrian and bicycle paths connecting major residential and community areas provides for the majority of movement within the community. This is further promoted by each MAA having a designated car parking area. This is expected to further encourage non-motorised movement within hamlet areas.

#### 5.4 Staging of Development Works

In accordance with the principles of making land available at the lowest practical cost and promoting community self-determination and involvement, the development works are classified in the following manner:

#### PHASE 'A' DEVELOPMENT WORKS

Such works are those which are to be designed, financed, and completed by the Land Commission prior to the establishment and transfer of the property to the community. The works that are required by Council as conditions of consent for Multiple Occupancy fall within the Phase A category.

Local contractors would carry out these works under the supervision of the project consultants.

Phase A works include:

- \* principal access road
- \* internal collector roads
- \* hamlet feeder roads
- \* central car park
- \* hamlet car parks
- \* associated drainage
- \* river crossings
- \* dams for domestic and fire purposes.

#### PHASE 'B' DEVELOPMENT WORKS

These works are those which are considered necessary for the initial establishment of the community infrastructure, but not necessarily required by Council.

It is recommended that the costs of the materials for these works be included within the initial development costs. However, the labour for these works will be supplied by the community, ("sweat equity"). Design and supervision should be undertaken by the project consultants.

Phase B works include:

- \* the construction of hamlet multi-purpose sheds with roof water collection tanks
- \* treatment to road drainage works e.g. rock work around drainage pipes
- \* fencing of dams and hamlet areas
- \* immediate treatment works for sensitive areas
- \* establishment of house foundations

#### PHASE 'C' DEVELOPMENT WORKS

The concept plan contains longer term, ongoing development works, not required by Council, and not to be included in initial development costings.

These works, however, are considered necessary to fulfil environmental, social and aesthetic objectives within the overall plan. Such works are to fall within the responsibility of the community for financing and construction.

These works include:

- \* establishment of pedestrian/equestrian/ cycle paths
- \* landscaping
- \* establishment of wildlife corridors
- \* planting of fire-resistant vegetation along recommended corridors

#### 5.5 Economic Effect of the Proposed Development

The proposed development of the sample project should have permanent positive effects on the economy of the locality. In comparison to stimuli in other employment sectors, the service employment generated by the addition of new residents is, in the long term, less affected by exterior market forces, and the cash-flow generated stays within the local community.

The construction of 80 odd houses and associated community facilities would support local timber mills and building supply centres, while the addition of over 100 new residents increases in trading by local general stores, and demand for services. When this is combined with an expected increase in children to the local school, M.O. projects have quite an extensive stimilatory effect on the existing rural economy and community.

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Reprinted from Land for Housing the Poor, edited by S. Angel, R.W. Archer, S. Tanphiphat and E.A. Wegelin, Select Books, Singapore, 1983.

# IX

# There are even alternatives to private or public land ownership

# Cooperative land banks for low-income housing

Shann Turnbull\*

# Introduction

This paper describes a duplex tenure system where the rights to improvements on land are separated from the rights to the land, as is commonly done in a company or condominium title system. The pooling, however, is at a much larger scale, the scale of a selfgoverning neighborhood with each resident owning an interest in all the land, proportional to the area occupied by his home. By capturing all development values on an economic scale the cooperatively owned land bank (cooperative land bank) can become a self-financing institution, providing land to low-income carners without cost. In addition, a dynamic tenure system is proposed which would automatically convert occupiers of property into co-owners and eventually owners through the pussage of time.

# I Inequity and inefficiency in private and public ownership

The conventional methods of owning land and houses are either inequitable or inefficient, or both. The result is that they inhibit universal access to housing and provide the means for those with access to exploit those without access. This paper suggests an alternative method of owning urban land and shelter which, I believe, could reduce the inequities and inefficiencies of the present systems and facilitate both self-financing development and greater access to housing by the poor.

The inequities of private land ownership are generally widely understood. Existing private owners obtain benefits both in terms of monetary wealth and exploitative power from improvements and increases in value created by others. The alternative - public ownership - introduces gross inefficiencies, as neither the tenants nor their bureaucratic landlords have sufficient incentive to diligently maintain and improve the housing stock.

The same inefficiency arises with concentrated private ownership, which requires a private bureaucracy to manage the tenants and the housing stock. The results of such inefficiency are dramatically illustrated in the United States of America, where extensive urban areas have become devastated due to the alienation between tenant-occupiers and owners of property.

There are many examples of regressive social and economic effects of public ownership. Not surprisingly, many examples are found in the Union of Soviet Socialist Republics. During the last decade the Soviet authorities have embarked on a program of selling government-owned apartments to tenants, assisted by the provision of very low interest mortgage finance.

The Soviet initiative is based on the realization that owneroccupation of dwellings provides the most efficient method of maintaining and improving the housing stock. Without private ownership there is no incentive for individuals to contribute either their funds or their labor to improve the value of their properties. Owner- occupiers are in the best position and have the greatest incentive to enhance both their standard of living and their equity through their own labor. Such "sweat equity" is often the only means available to the poor to either build or maintain their shelter. Indeed, on a global basis, this is how the majority of the world's housing stock has been created and maintained.

Any system for owning land and housing must mobilize sweat equity if it is to have any significant practical effect on a global scale. Sweat equity is not only the most universal and efficient means of creating or enhancing the housing stock, but it also creates the most satisfying shelter for the consumer. Ideally then, all occupants of housing should also own their houses. The duplex tenure system proposed here allows this to occur.

While universal claims to negotiable interests in land and housing may mitigate to a very large extent the inequities arising from private ownership, human settlements still require public expenditure to improve community facilities and services. This introduces two problems: how to fund such improvements, and how to overcome the new inequities created by the public

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expenditure generating windfall gains for owners.

The common theoretical answer to these problems is to fund public expenditure by imposing rates and taxes on those owners who benefit from the public expenditure. By this means, the inequities created by the expenditure should be offset by the charges imposed to finance them. This may be true in theory but difficult to implement in practice. The most serious problem in practice is each flow. The public expenditures create diffuse capital gains rather than offset cash flows.

The unrealized capital gains may or may not be convertible into cash. If they cannot be fully converted into the cash required, then the charges imposed on property owners to recover the cost of community improvements may introduce unreasonable financial burdens. This is especially so in poorer communities. Indeed, it is a fundamental problem in financing public services in any lowincome area. It is commonly overcome by resorting to a higher level of government, which is then asked to pay for the improvements as a subsidy. This in turn can create political tensions within the government.

Even when it is practical to impose community charges to recover community expenditures, the charges imposed may not relate to the benefits. As a result the basic inequity of the public authorities creating windfall gains for some is further complicated by the added administration costs of assessing the charges and making collections.

The windfall benefits accruing to private property owners, or for that matter to long term leasees, are not just created by public expenditure but also by all private expenditure in the neighborhood. Shopping, commercial, and secondary industries are the most obvious examples. Less obvious but more pervading is the extent of home maintenance and improvement undertaken by other property owners. Another benefit is the sense of community created in the neighborhood by residents.

External factors, especially governmental regulations and public utilities may reduce rather than enhance property values. Such reductions are referred to as wipeouts and create further inequities. Various proposals have been put forward to capture windfall gains and to use them to offset wipeouts so as to mitigate the inequities of both.<sup>1</sup> The capture, pooling and sharing of all

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windfall gains and wipeouts within a community is an important feature of the duplex tenure system when it is used to create a cooperative land bank.

## II Cooperative land banks

A cooperative land bank is in many ways similar to a condominium or company title system for owning apartment buildings. In both condominium and company tenure systems two related interests in property are created. One defines the ownership of improvements to the land which may be used exclusively by the owner and this would represent his particular apartment. This interest could be considered to be in the nature of a perpetual lease. The other related interest represents an ownership share in all the common areas such as hallways, stairs, laundries, garden, swimming pool and other amenities which the owner of a leasehold title has the right to use on a non-exclusive basis. This joint interest could be represented by stock units or shares in the corporate entity which owns all the rights to land.

A cooperative land bank has a number of features which would distinguish it from most condominium and company title systems. At this stage I will only mention those necessary to introduce the concept:

(a) A cooperative land bank operates on a larger scale than a typical condominium, representing a neighborhood or a community containing roads, gardens, schools, hospitals and commercial activities with a residential capacity of 3,000 to 50,000 people.

(b) The owner of each perpetual lease representing his house • or apartment obtains shares in the cooperative and so in all common areas, proportional to the area occupied by his leasehold improvements.

(c) Unlike condominium and company title systems, there would be no restriction to whom a member of the cooperative could sell his shares and lease. The price of the property he owns (the leasehold improvements) will be directly negotiated with the buyer. The price of his shares will, however, be determined by the land bank. The aggregate price paid by the purchaser for both the shares and the leasehold improvements would be determined by

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the market price paid elsewhere for similar types of residences.

(d) Only real persons (not corporations, institutions, or governmental bodies) would be allowed to hold either titles or shares. Corporations, institutions, governments and their agencies would only be able to obtain leases from title holders or the cooperative land bank for a time period less than 50 years. This would allow any residual values in improvements made by such organizations to revert to individuals on the termination of the lease. In general, such organizations do not need the capital gains on property in order to operate efficiently. Traditional-private ownership systems usually provide them with economic rewards in excess of the necessary incentives.

Since a house and its plot in a cooperative land bank could not be sold without its shares, the price received by a member for his house would depend upon the price at which the buyer had to purchase the associated shares in the cooperative land bank. While these shares represent the pro-rata share of the land value, their cost could be considered to be of the nature of "key money" representing the cost of entry to the community. This would be a fair representation as the cost of land is really the market value of its location and this, in turn, depends upon the nature of the physical and social environment of the neighborhood. The services, amenities and facilities creating the physical and social environment of the community would be created and managed by the cooperative land bank. The price received by the vendor for his house would be determined by how much the purchaser had to pay in key money to enter the community. The total proceeds received by the exiting member would be the price he obtained for his house plus the price he obtained from the cooperative land bank for his shares. The price paid by the cooperative land bank for the exiting members' shares could be considerably less than the price the bank sold the shares. It is by this means that the bank obtains cash from the development gains it captures.

As a cooperative land bank would own all the land in a sizeable community it would have a substantial asset base and income earning potential. It would thus be in an excellent position to compete in the capital market for long-term debt funds. This would overcome the cash flow problem inherent in financing community improvements. By financing community improve-

ments with debt finance their cost can be repaid in the future from the cash flows generated by the improvements.

The self-financing capability of a cooperative land bank would be considerably greater than the traditional type of local government organization found in western societies. This arises from a number of income generating activities in such an organization, some of which are listed below:

(a) Income from commercial enterprises: The land bank will collect rents from all commercial enterprises in its precincts. These rents would arise as all improvements on the land not occupied by their owners as residences would only obtain tenure in the form of a limited life lease. A 25-year term would be sufficient for commercial enterprises and a 50-year term would be appropriate for investors in residential rental property. At the end of the lease all profits and capital values would revert back to the cooperative land bank and so to the residents. This would provide the cooperative land bank with the bargaining power to extend the leases on the most favorable terms.

(b) Income from sale of shares: The land bank will capture land development profits in cash form when a resident sells his home. It would achieve this, as mentioned earlier, by buying exiting members' shares at a lower price than that which they were sold to buyers.

(c) Savings on community improvements: There are incentives built into the cooperative land bank structure for all residents to minimize operating, maintenance and capital costs by contributing their own labor and enterprise as part of both the formal and informal organization of the cooperative.

(d) Rates: The long-term creditors of the cooperative land bank would have the amortization of their loans underwritten through the ability of the cooperative to charge its residents, if required, a rent or rate. This is the traditional security provided by local government bodies and municipalities.

The contribution made by each of these activities would depend on the particular circumstances of any cooperative land bank. They can be adjusted as necessary to insure an adequate cash flow for community improvements.

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# III Towards social capitalism

The cooperative land bank concept is designed to combine the etherency of private property rights with the equity of public ownership. It is, however, more than just a land tenure system. It is also a grassroots structure of community self-management in the tradition of Sir Ebenezer Howard's concept of self-governing arden cities.2 As such, the cooperative land bank is a basic building block of a new type of political system which I have called "social capitalism" in my book Democratising the Wealth of Nations.3 The ability of the cooperative land bank to become en-innancing provides the basis for it to become financially independent of higher levels of government. It thus provides a teans for creating a grassroots local government structure on a ecentralized democratic basis. It is important, therefore, that the oustitution of the cooperative land bank should prescribe that nl, individuals may have the right to vote so as to exclude off orations. All individuals who meet residency requirements a are of voting age would obtain only one vote, no matter how any shares they own in the cooperative.

The self-financing feature of a cooperative land bank is pecially important in low-income areas and in developing itions. In low-income areas a cooperative land bank can provide i.d without cost to its initial or pioneer members who build or by their home with the security of tenure provided by a operative land bank's perpetual lease. Squatter settlements ten have a strong internal organization and the cooperative land i.k concept provides a means to institutionalize and reinforce th informal social organization and cohesion.

Indeed, the operating and financial efficiency and ectiveness of the concept is very much dependent upon a strong scroots social organization and sense of community. Local government is traditional in many countries. The cooperative 1 bank provides a means of building an economic structure on se traditions. Typically, development along either the capitalist socialist path has resulted in an expensive organization, while iking down traditional cohesion. Self-governance, on the r hand, is a most economical way to organize society, as it tantially reduces government costs. The cooperative land , concept provides a non-exploitive private eltern it communes, state cooperatives and collectives for building a decentralized society.

# IV Building cooperative land banks

The duplex tenure system in the form of a cooperative land bank can be created wherever a sufficient area of land can be aggregated and vested in a suitable legal entity such as a cooperative, company, or a common law trust. In order to assist in land aggregation the entity could be formed to create not just two types of equity interests but others which may be required during the formative period of the cooperative land bank.

Rather than borrow money to pay cash for land aggregation, the cooperative land bank may wish to issue redeemable participating non-voting preference shares in exchange for land and/or its improvements. Such shares could also have special conversion rights if required. In this way the vendor of the land can participate in the development profits but not in the management of the cooperative land bank. The cooperative, on the other hand, can minimize its immediate requirements for cash. If the vendor, is a low-income home owner or a squatter whose home has to be relocated then his preference shares could be redeemed not into cash but into a new home in the cooperative. This would be represented by a perpetual lease over his new living area and a pro-rata issue of shares in the cooperative.

In both examples the need for cash is avoided by bartering property rights. The second example has many similarities to the land pooling/readjustment techniques described by Doebele<sup>4</sup> and Archer.<sup>5</sup> These techniques can be used for aggregating either bare land or land with improvements.

If the required land contains commercial enterprises which are wanted as a source of employment and income in the cooperative land bank then the owners could be given a limited life lease for the improvements to reduce the cost of acquiring their land which would need to be paid for with cash or shares.

There thus exists a number of possibilities for converting any area of land and its improvements into a duplex tenure system to form a cooperative land bank without any cash consti-

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and Australia this may require the authority of government. Archer describes land pooling as a compulsory partnership between the landowners and between the local government and the landowners for the servicing and subdivision of their lands as an estate. As there are benefits for all parties from such arrangements there need be little political contention.

Indeed, such arrangements would appear to have considerable political attractions compared with other proposals for making land available for low-income housing. In particular, proposed land ceiling legislation in South and Southeast Asia, 'aimed at limiting the size of unused land holdings in and around cities would appear to be far more contentious both politically and technically. The transformation and aggregation of such land into a cooperative land bank tenure system would immediately make land available at no cost to the government or to the poor who could be allowed to build their own homes on the land. This, in turn, would create development values for the existing landowners to share. Existing landowners would not have to find the funds to develop their land and would be assured that their land would not be by-passed for development.

The simplest situation for creating a cooperative land bank is where the land is already aggregated and is in the hands of one owner, such as the government. It may be argued that there is no need in such situations to create a cooperative land bank as lowincome people can be given land without cost for self-built housing. This has been done in Karachi as reported by Kalim.6 To provide the incentive for self-built housing, freehold tenure was given. As a result, the residents have now obtained a very strong incentive to sell out and cash in on the development profit created in their land holding. The government itself sold some land to raise the cash to upgrade the area. The self-financing feature of the cooperative land bank would avoid the need to sell land, maintaining sufficient land for housing the poor. It would also reduce the incentive for the residents to sell out as it has the ability to capture back development gains through the price it establishes for buying back the shares of residents who sell their homes.

Another possible mechanism for building cooperative land banks is dynamic tenure. Dynamic tenure can increase the efficiency, equity, effectiveness, and self-governance of a

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cooperative land bank. The concept was first developed by the writer as a means for converting multinational corporations into locally owned cooperatives.<sup>7</sup> Dynamic tenure is created when property rights are defined to flow from one party to another with the passage of time at a prescribed rate. There need not be any cash compensation paid or received by the parties involved.

The rationale for adopting the concept in a cooperative land bank is that it is the occupier of property, and not the owner, that maintains and creates property values. Thus, if the owner is not an occupier, the rights of ownership should flow from the landlord to the tenant. In practice I would suggest a 25 to 50 year transfer period for rental housing. This would involve a 4 per cent to 2 per cent transfer of equity each year by the landlord to the tenant. The landlord would consequently increase his rental charges by 4 per cent to 2 per cent. However, the tenant would be acquiring without cost a pro-rata share in the land occupied by his home. In a cooperative land bank, this land would already be owned by the community.

The pragmatic effect of such an arrangement is to ensure that all residents of a cooperative land bank will automatically, with the passage of time, become owners of leasehold improvements in the cooperative. It also creates a disincentive for owner-occupiers to let their homes rather than sell them when they move to another area. Unlike the owner of rental housing in the cooperative who would have no equity in the cooperative land bank land, the absentee home owner would automatically begin to lose equity in both his land and home. Dynamic tenure thus reinforces the cooperative land bank's ability to recover development profits when residents move to another area. It should also increase development values by mobilizing sweat equity. By this means it should protect itself from the destruction caused by the alienation between landlords and tenants as demonstrated in the dilapidated areas of American cities.

# V Capturing development profits

The ability of the cooperative land bank to capture and obtain cash from land development profits is one of its most valuable features in terms of both efficiency and equity. The price at which

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the shares in the cooperative may be purchased by new members is determined in the same way as the price for shares in a Real Estate Investment Trust, that is, by dividing the number of shares, units or stocks on issue into the total value of land owned by the cooperative land bank. The valuation of the land would be tempered by pragmatic pressures in much the same way as countries now manage their exchange rate. If the price becomes too far out of line, market pressures would force an adjustment to more realistic levels.

The price at which the cooperative land bank would buy shares back from members would be discounted according to a formula. This formula would need to be embedded in the constitution of the cooperative land bank so that it would require no less than 75 per cent of the members to agree on a change. The formula would need to maintain equity between short and longterm members of the cooperative and to inhibit speculation.

The appreciation in the land value of the cooperative land bank and its shares would be created by consumer demand for its sites, services and facilities. The greatest contribution to consumer demand for both public and private goods and services in the cooperative land bank would be the long-term residents. \* The members who suffer the greatest discount (or exit tax) should thus be the short-term members. As those leaving the cooperative land bank lose their contingent liability to pay a rent/rate to service the cooperative land bank's debt, there could well be a zero discount for long-term residents. A suitable formula would therefore be a sliding scale discount reducing with years of residency. A 20-year period, for example, could reduce the discount applied by 5 per cent for each year of residency.

In Australia and the United States of America, the average period of owning a particular home is only around 6 years even though purchase finance is obtained for 25 to 35 years. Such a rapid turnover of members would make a cooperative land bank self-financing simply from this mechanism alone as illustrated in appendix IV of my paper Land Leases without Landlords.8

Such ownership changes are inevitable in view of the life cycle of a family with its changing needs and income. The dynamics of developing countries are such that they may have a similar rate of ownership change. However, even if it were considerably slower,

the cash recapture of development values through the share trading mechanism would be a valuable contribution in making a cooperative land bank self-financing.

# Conclusions

The cooperative land bank provides a financially efficient and politically acceptable technique for capturing, aggregating and or converting unused land for housing the poor. The proposed duplex tenure system provides a means for pooling and sharing development values in land, independently of the value of residential and other improvements built on the land.

Organized in the form of a cooperative land bank it creates a grassroots polifical unit and a means for subsidizing the poor through the private sector rather than through the public sector which requires an administratively costly tax and welfare transfer system. The self-financing ability of the cooperative land bank allows it to capture land for housing, which might not be practical to obtain otherwise, and makes the land available without cost to pioneer home owners.

The tenure structure of the cooperative land bank provides an incentive for its residents to invest their labor and enterprise to improve their own homes and their community in both physical and social terms.

The ability of the cooperative land bank to capture all development gains, to minimize their export to absentee owners, and to capture new economic values without cost through dynamic tenure, makes it a most efficient self-financing economic unit.

To maximize the economic efficiency of the cooperative land bank it should seek to contain a fully integrated economy with sufficient commercial and productive activities to employ all its residents and support its housing stock. In a mature, wellintegrated cooperative land bank the residents could obtain cash dividends from their shares in the cooperative. The town of Letchworth, for example, which was founded by Sir Ebenezer Howard in England in 1904, is currently generating surplus cash over and above its needs from its commercial and industrial rental income.

The cooperative land bank provides the means to minimize Therestance, use and nonly

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the inequities created by windfall gains and wipeouts in property values and the inequities created between one generation of home owners and the next.

From the preceeding discussion and analysis, seven general objectives emerge as criteria for evaluating land tenure systems. Besides providing a basis for evaluation of different systems they provide design criteria for creating a cooperative land bank. These seven aims are equity, justice, exclusivity, choice, synergy, environmental improvement and social development. The contributions made by a cooperative land bank to these objectives are summarized below:

(a) *Equity* is improved by the reduction of windfall gains and wipeouts created by changes in land use.

(b) Justice is improved by the capture and distribution of new value increments to those individuals responsible for their creation.

(c) *Exclusivity* is maintained by preserving private property rights over a volume in space.

(d) Choice is maintained by allowing private property to be freely negotiable and by interests in public property being redeemable.

(e) Synergy occurs when new cash flows or values are released by changing the tenure structure of property rights. The duplex tenure system creates natural cash flows through a more realistic matching of the individual's economic interest and his preference for use and/or ownership of property.

(f) The physical *environment* is maintained and improved by all residents in the community having an economic vested interest in its value.

(g) Social development is improved by the dynamic structure of the cooperative which facilitates change, and therefore progress.

Consideration of the long-term interdependency of the physical and social environments of human settlements provides further evidence of the need for dynamic social structures. Throughout recorded history the creation of any significant visible structures in human settlements has been dependent upon the existence and character of their invisible structures. Further, the maintenance, use and utility of the visible structures have been based on their compatibility with the contemporary religious, social, economic and political order. An important component of such an order is the tenure system by which individuals, things, and the institutions of society are related. This should indicate the vital importance of the missing science of tenure to the survival of civilizations.

The science of tenure is not only needed to support the work of town planners, architects, and builders, but is also necessary for the development of society itself. The ability of society to build physical structures has always exceeded the ability of society to maintain and use the structures for their useful life. Rather than the visible structures of society having a planned short-term obsolescence, the invisible structures have an unplanned long-term obsolescence which terminates the maintenance and use of the physical structures.

The creation of cooperative land banks in human settlements provides one small way of planning evolutionary progress in the structure of society. The concept provides a basic building block for creating a new dynamic economic order of "social capitalism", an order which is both sensitive to, and facilitates, change. Because it is a building block, the new order can be constructed piece by piece without revolutionary changes. Different shapes of blocks can be tried and contemporaneously compared to facilitate evolutionary dynamics. State or capitalistic landlords will gradually be replaced with collective ownership and control of non-owner occupied dwelling in human settlements with the entitlement of each resident in the cooperatively-owned property being determined by the rules established by the community itself.

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IX

There are even alternatives to private or public land ownership

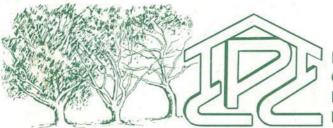


PAN-COMMUNITY COUNCIL P.O. BOX 102, NIMBIN 2480

# SUBMISSION

TO: The Nimbin Neighbourhood Centre; Management Committee.

SUBJECT: Allocation of Grant Funding.



PAN-COMMUNITY COUNCIL P.O. BOX 102, NIMBIN 2480

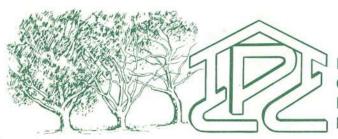
(1)

THE PROPOSAL: That a portion of the Grant be allocated for the following;

- (a) Training of two (2) young people in Permaculture design to Certificate standard, specialising in small system (backyard) techniques.
- (b) Creation of a working Permaculture system in the area behind the existing Centre buildings.

THE BENEFITS:

- (c) In providing training, the employment possibilities for young people are enhanced; in providing Permaculture training, especially small system design, N.N.C. would be allowing trainees to enter a growth industry in the Nimbin area.
- (d) Assuming the existence of a working system on site, Permaculture Design Certificate courses could be conducted at the Centre by the trainees. Existing facilities are very well suited to the provision of such courses, and jobs would be instantly created at the Centre enabling paid work for local people.
- (e) Properly designed, a backyard PC sytem can be astoundingly productive, allowing produce to be retailed at the Centre or otherwise marketed, thus creating another source of income.
- (f) An on-site PC sytem opens the prospect of revenue from the tourist market. Such revenue could be substantial, even if only conducted in a limited way. Neither should the image-enhancing aspects of a working PC design be overlooked.
- THE COST: Detailed costing for the proposed project will be dealt with subject to initial acceptance by the N.N.C. However, a broad estimate would be in the order of \$2500.00 to \$3500.00. Given the nature of the project, it is anticipated that support within the business sector of Nimbin would be high. Support of this type can substantially reduce costs. Pancom is prepared to offer physical support in the design and construction of an on-site PC system, on a voluntary basis.



PAN-COMMUNITY COUNCIL P.O. BOX 102, NIMBIN 2480

(2)

SUMMARY: The primary goal of any funding should properly be the creation of employment. In approving this submission, <u>appropriate</u> employment could be provided, and ongoing <u>sustainable</u> income generated locally. Such a situation would certainly meet the funding criteria, whilst fulfilling the need for sustainable alternative employment.

In promoting backyard PC, it can be clearly seen that a growth market is being tapped, given the nature of future development in Nimbin. Backyard system design is a specialised area, and of ever increasing interest to the population at large, Nimbin is no exception. Currently, there exists no venue for PC courses focussing on small system design.

The duration of a backyard design course can be considerably shorter than other system design courses. A course could be conducted over a two-day period, most likely a week-end. Obviously, this would not interfere with normal week-day operation of the Centre, indeed the Centre facilities are currently under-utilised on week-ends.

Once established, the proposed operation would become self-perpetuating, as any proper PC design should be. The initial trainees would in time train their replacements and perhaps move on through the ever increasing range of employment opportunities available with the PC movement.

In comclusion, it should be noted that Pancom members can offer a great deal of assistance at all stages of the project's establishment, and in ongoing matters such as course literature and presentation.

I trust that the Management Committee will give fair and reasonable consideration to this submission, and will approve the expenditure of part of the grant funding towards this project.

Harry Neville Pancom Co-ordinator. 6 March 1992.

c.c. Pancom Co-ordinators.

PAN-COM FESTIVAL COMMITTEE 1991

# MINUTES BOOK

Dear Community Members;

HELP ! Desperately seeking Pan Com. is looking for a reasonably level site for the upcoming Summer Solstice Festival on Dec. 20/21/22. The site needs to accomadate up to 200 campers and their vehicles, as well as the following: A reliable water supply- preferably creek frontage( Dams,Tanks), shade if possible- although Marques shall be erected, swimming hole if possible, and an area where tree planting and building workshops may be conducted.

There are many advantages to hosting this Pan Com. festival. We wish our workshops to produce a physical 'end product'ie: Community hall or bamboo structure, composting toilets, re-aforested 'permaculture plantation', scone masonry ie: open cooking area and so on. All of which may be designed by the host community, plus they would be left with a permanent festival or recreation area with tiolets, showers, and cooking facilities. All that would be required would be building materials, design or guidelines and some input and labour from community members.

The idea of this festival is to create an arena where community skills can be celebrated, shared and passed on, and where community 'produce' can be appreciated. Also we community dwellers can get to know each other more deeply and therefore become more trusting and supportive of each other.

It is hoped that each community will contribute their skills in the form of a stall or workshop, and communities are not limited to just one stall- we want as many as possible ! Please remember, this is your festival and shall be what we community members make of it- so have some pride in your community and make sure your there with a stall !

Please let us know if you think you have a site - don't be shy, we will consider all sites offered, and we need to know about stalls and workshops as soon as possible we only have three months to get organised. We shall be waiting eager'n for the mail from you folk to start pouring in - please don't disapoint us !

> Reply to : " THE FESTIVAL COMMITEE " C/- PAN COMMUNITY COUNCIL P.O. BOX 102 NIMBIN 2480

Pan	Community Council Testical Committee
	from meeting of 24th Aug. 1991 at NWC
Presen	t : Judy, Gerhart, Des, Aine, Mike, Simone
Apologi	es: Gordon, Shelly, Noel.
Tind I	Explained why neeting was called and gave outline of ideas previously talked about
ing	between horder Tid all all about
	between hordon, Judy, Shelly + Noel (as original committee)
	The main idea was for a testual for
	communities in local area to attend and run.
	nopeluly on a community in the Northen
	mes, North coast -local - area, on Dos 20th
	21st + 22nd 1991, It would be a Celebration of the Summe Solstice, the full moon,
	Johng to know each att 1 At
and the second	old stills, whilst having a really good time.
	Jose une.
and the second	
Venue -	ALL - Agked that Maureen's place not suitable as
1.	too unestablished, no roads, not over for wet
	- Mike suggested Header's ground, school.
	Anne suggested Pinpuna - will discuss with othe Pinpunians ASAP-all liked this idea
Fores	All agreed on local "locur
work shops	- All agreed on less wated and 72/da
	" " Start Tri altanson

# SECTION E

#### CONCRETOR

## E.1 EXTENT OF THE WORK

The contractor shall supply all labour and materials to complete the reinforced concrete slabs, drains, and pits and all work shown on the drawings.

# E.2 INSPECTIONS

The contractor shall give a minimum 24 hours notice to the superintendent, prior to concreting, that the completed formwork and reinforcement are ready for inspection.

Concrete shall not be placed until the contractor has received written confirmation from the Superintendent.

# E.3 SAMPLES AND TESTS

The Contractor shall allow in his price for the taking and testing of all samples and tests specified in this specification

# E.4 FORMWORK

Formwork shall be designed and constructed to produce concrete members which will conform within the specified tolerances to the shapes, lines, levels and dimensions and quality of surface finish required by the contract drawings, this specification and the following codes:-

AS1509	e ( 1919)	S.A.A. Formwork Code
AS1510 Part 1	-	Control of Concrete Surfaces
		Formwork

All formwork shall be adequately supported to prevent movement or distortion during the concreting operation and shall be designed to provide easy removal that will not damage the concrete surface.

# E.5 REINFORCEMENT

Reinforcement shall be accurately placed in the position shown, tied and adequately supported to give the specified cover.

All reinforcement shall be maintained in a clean condition and the surface shall be free from loose mill scale, loose rust, mud, oil, grease and other non-metallic coatings.

The minimum laps to all Fabric Reinforcement at splices shall be 2 cross wires plus 25 mm.

The clear concrete cover to reinforcement shall be as shown on the drawings.

- A lette to be sent soon to communities re-what they will alle as workshop or stall etc. -send alter Par com meeting on 25th Auc. lette Avie trees - Amie will apply for \$500 grant from Panaculture International Journal for tree planting as workshop or just as a thank-you for host community. Hood - to be discussed at late meeting to cove costs the funding for next year's lestival Tees who? - Numbin Youth - Schools - N.C.S. Barkaisvale, Daysta, Turtabl involve -Wastebusters (Por waste management) - L.I.L.Y.S. - Maureen's group - Ceáli group - David Hallet for poetry Needs at - Communal Kitchen and laundry Hestival - reliable water supply - toilets (comporting) + car parting + camping for up to 200 people - shelte - recreational area + co-ordinator for weekend - childheir activitier

#### D.3 TRENCH GRATING

Refer to E11 - Concretor.

# D.4 PIPELAYING

-

Bed all pipes solidly on the barrel with clear chases under collars. Fill chases with sand after testing. On rock bottoms or where directed by the authority's inspector, bed pipes on 1:4 cement:sand mortar, 50mm minimum thickness below the barrel. Lay pipes to correct falls. Make inverts follow straight lines from point to point with even gradients. Swab each pipe clear of foreign matter

The whole of the work shall be carried out by or under the full supervision of a fully licensed plumber in accordance with the drawings and specification, reviewed by the Superintendent and approved by all relevant authorities.

All works shall be at least equal to or better than the appropriate current Australian Standard.

+ tood +? Ti pi Close 12.45PM Next meeting date to be decided alte Par Com meeting tomorrow 25th Auch at NEC. Date of next meeting Sept. 28th 1991 at NNC IIAM needs to be passed on to all committee members. 28-9-91 Apologies - Aine (+ Pinpune not o-k. as sile) Present - Noel. Shelly, Gordon, Judy, Mike, James James As rep. from Dreaming Camp (Snake Pit), allered appropriate sile. viewed alter meeting by all d agreed that is satisfactory Corson-Will liase with James ve -development appliation to L.C.C. I was orked to sign for Pan Com. all - discussed water problems a likelyhood of cancellation due to drought - thought not to be a problem - il wells not dug by D.C. then Pan com will buy drinking water & have tanks available (ALLEN'S) Judy - Will cost hive al manquis (2) dask videy about insurance Shelly - TIPI Chasing + try for earth ball.

#### <u>SECTION D</u>

# DRAINAGE

#### D.1 GENERAL

The Contractor shall supply and instal 150 DIA. concrete and 150 P.V.C. drainage pipes as shown on drawing No. JB355.

The concrete pipes shall be Class 'X' Socketed concrete pipes with rubber ring joints.

The existing stormwater drainage pipes shown in brackets on drawing no. JB355 shall be tested in the presence of the superintendent in accordance with clause D2. After exposing the top of the pipes for the installation of the agricultural drainage pipes shown on drawing nos. JB355 and 362.

Broken pipes or badly leaking joints where directed by the Superintendent are to be replaced or repaired in accordance with the Superintendent's written instruction.

The cost of all testing in accordance with clause D2 shall be at the contractor's cost and is to be included in the lump sum tender.

The cost of all replacement or repairs to existing pipes shall be reimbursed to the Contractor on a cost plus basis in accordance with the clause 40.3 'Daywork' of the 'General Conditions of Contract.

The Contractor shall be responsible for the installation of new grated drains, pits, extension to existing pits and the new drainage pipes shown on the drawings.

#### D.2 TESTING

Supply all apparatus and materials necessary for the tests and carry out all tests required by the Specification or regulatory authorities.

Do not cover or conceal from view new underground work until it has been inspected, tested and approved by the Superintendent and the relevant authority.

Apply the following tests to stormwater pipes and fittings:

PIPES 450mm DIAMETER AND BELOW: Water test the system by hermetically sealing all openings below the top of the section to be tested and filling the section with water under a head equal to the maximum head which would result from a chokage in the section under test, for a period of 24 hours.

Each pipeline shall be tested independently and the Superintendent shall arrange for the location of damaged sections or joints by camera detection.

The testing and location of damaged pipes can be arranged prior to removal of the slabs if desired and the Contractor will be responsible for co-ordinating this work to suit his programme.

fitte allered use al TIPI'il we help sew it up. -Sent to 45 communities on 17/9/91-see list at front of book. letters Milke - will be absent from 17/10 to 2/12 + may not be fit enough to do physical work. -Must have meeting with D.C. people soon - decided to enounage stalls to provide own shelter eg. test. PA Next meeting: Octobe 12th +: Octobe 26th Minutes from meeting at NNC 26-10-91 11.30An Present: Gordon, Judy, Shelly, Noel, Richard. M + Mark. R. from Dreaming camp (both) + James (D.C) Council - All decided not to pursue getting LSC approval as it would be a "Party" with no admission fee Also as lestival veps not getting cooperation & at chamber INSURANCE The D. camp wishes to form an Incorporated Association under the Creening of Australia Program. This involves the standard Public Liability Insurance but only costs \$50.00 from Greening Australia. This will happon (Association) before Decembe so there may be no need to duplicate P.L.I. Pan Com agreed to pay \$50.00 as last Pestival P.L. I. 12 months ago cost \$167.00. - A new approach was decided on as no Letter communities to this date had replied to lette sent 12-9-91 ve stalls or workshops. Tuntable had sent reply offorning site. Shelly repliedjuith a thank-you ,

The Geotextile membrane shown shall be Terram 1500 or approved equivalent.

**HEALT** 

The Geotextile membrane shall be completely envelope the 10mm max sized crushed rock as shown on drawing No. JB 362.

The remainder of the trench shall be back filled in layers not exceeding 200 mm of current stabilised sub base as described in C.4. Each layer shall be compacted to density ration of not less than 98% modified compaction.

The agricutural drainage pipes shall be set into the existing pit walls using sand and cement mortar or cast into new pit walls where applicable.

The new approach was that Pan Com t the Dreaming Camp work closely togethe to organisé à combined lestival - All decided on workshops. WORK SHOPS - All decided on 3 day lertual FRI - workshops - 3in PM PROGRAM - Suggested SAT-AM Workshops - pm ? Circles + evening - dance + party. SUN - AM - Workshops for the earth eg tree planting, gardening as should be featile day CANVAS - Indley legget will give us a discourt on canvas. - Rainbow Cale offered use of new oversto Food do any pre-festival baking suggested k.D.G. low lood purchases (gorson whe - Mark. R. asked about catering; needs to know in one month if the number of those attending will make it wonthuile for him. WORKSHOP FRI HTIMES AM\_ B JAMES to DO TANK BUILDING & STONE MASSWART To build small So FAR cooking area (s) for campers. 3? KIDS ACTIVITIES (Par Com) PM O Q 3

- e) Approved fill is to be placed in layers not exceeding 200mm loose thickness and compacted to a density ratio not less than 100%, standard compaction, except that any fill deeper than 500mm below sub-base may be compacted to a density ratio not less than 95%.
- f) All compacted sub-grades and fills are to be tested to the "Guidelines for the Specification and Testing of Earthwork" by the Australian Geomechanics Society. There shall not be less than one test per layer per 100 sq. m. of compacted surface. If the work is carried out in small stages, there should be not less than 2 tests per layer. This testing shall be carried out by the Superintendent at his expense.

The cost of the backhoe and the excavation and back fill in excess of the profiles shown on the drawings shall be an extra to the contract and the Contractor shall be reimbursed in accordance with clause 40.3 'Daywork' of the 'General Conditions of Contract.'

#### C.4 HEAVILY BOUND BASE TO UNDERSIDE OF SLABS

The Contractor shall supply and instal HEAVILY BOUND BASE MATERIAL in accordance with M.R. Form No. 744 (Table 2).

This BASE COURSE shall be compacted to a density ratio of not less than 98% modified compaction in accordance with Australian Standards publication No AS1289 'Methods of Testing Soils for Engineering Purposes.'

The minimum compacted thickness shall be 125mm and the surface shall be finished true to line and level to produce the minimum concrete slab thickness shown.

Tests shall be carried out to ensure that the required compaction has been achieved. There shall be not less than 1 test per 1000 sq. m. of pavement, nor less than 2 tests where the work is carried out in smaller stages. The cost of these tests will be carried by the Principal.

Alternatively, low strength ready mixed mass concrete may be used instead of HEAVILY BOUND BASE MATERIAL. This concrete should be of grade 10 in accordance with AS1480 and shall be mechanically vibrated and screeded to the level and line of the underside of the 200 thick concrete paving slab. The minimum thickness shall be 125mm.

# C.5 FILLING TO PITS GP1 AND GP2

The Contractor shall fill these pits to the underside of the slabs using 25mm max. sized graded crushed rock with maximum 5% of FINES.

#### C.6 <u>AGRICULTURAL DRAINAGE PIPES</u>

The Contractor shall excavate to the top of existing drainage pipes and to a level 1000 below the sub base elsewhere and lay 100 diameter agricutural drainage pipes where shown on the drawing.

D IIAM -> IPM - CREATINE REFOCUSING - [WAY OF SOLVING CONFLICT - RAINE TAENI SAT AM @ FREEENERGY WORKSHOP by A.S.T.R.C "YULUNGA - start organising dance + party - socializing the SAT PM maybe good time for Mens / women's circles (p.c.) - Youth (Pan Com to organize) CRAIG SUN AM - Voice Workshop (Dreaming Camp to organize) + any time during day - Tree planting + SUN PM - Close + (ask Gehat) SUN PM - Cleaning Up (to organize) Parkana-Dreaming Camp to request use of space over the road from Motel for festival goers to parte (maybe for small lee) So as not to take all the cars across the wooden bridge t disturb neighbours - Also decided to inform people of "boundaries" of fertival so as not to invade privacy of house - other workshops - Bamboo as an alternate D.C. building material, + maybe have othe alternate materials too. or don't how kamboo w/s each organzo session . -good to build something penavent at above eg- Mut, TIPI - anothe suggestion was to use models. - Richard talked about doing a fee energy w/s -? here for anobation (Pa in

# SECTION C

# DEMOLITION, SITE PREPARATION & EARTH WORKS

#### C.1 DEMOLITION

The Contractor shall demolish and remove all demolished materials from the site to enable the work to be carried out under this contract.

The Contractor shall protect property, which is to remain on or adjacent to the site, from interference or damage.

Any damage inadvertently caused to such property shall be reinstated to match existing.

Existing services included in or encountered during the course of demolition shall be removed by the Principal.

All demolition shall be carried out in accordance with the following S.A.A. codes:

A.S. 2436 - Demolition of Buildings, Noise Control A.S. 2601 - Demolition of Structures

The Contractor shall give 24 hours notice of the removal of existing slabs and excavation of site to enable tests to be carried out on the subgrade.

#### C.2 EXCAVATION

The Contractor shall allow for all excavation required to complete the works shown on the drawings. Any excavation in excess of the profiles indicated shall be the Contractor's responsibility and cost, except for the soft areas referred to in clause C3.

# C.3 SUBGRADE

- a) After removal of the existing concrete slabs and excavation to underside of the 125mm thick base course for new slabs, the exposed subgrade is to be inspected by the Superintendent. The contractor is to provide a backhoe or other means of inspecting to a depth of at least 1.5m.
- b) All soft, wet or otherwise unsuitable materials are to be excavated as directed by the Superintendent. Materials approved by him for re-use are to be stockpiled or spread to dry on site. Unsuitable materials are to be removed from the site.
- c) All imported fill is to be a silty or sandy clay capable of compaction by normal equipment and techniques and is to be inspected and approved by the Superintendent.

d	) The excavated subgrade is to be inspecte	d and approved by the	
	Superintendent. It is then to be compacted	to the following density	
	ratio, standard compaction.		
	Within 500mm of base course	- 100%	
	From 500mm to 1000mm below base course	- 98%	
	More than 1000mm below base course	- 95%	

CHICD - All agreed that a child cone space was . CARE needed. + that child care would be available on "trade" basis. TICKETI + Would be sold as entry to "lestival (party". alter program printed hopefully within 2 weeks t sold prior to festival - Judy taken over Petts cash 14/10/01 FUNDS NEXT + Workday at Dreaming Camp on thursday MEETING 31st octobe (early - about 8AM). tworkday D.C. will have hot Chai ready + provide bread rolls - yum yum. -bring lunch to share -meeting alternands. - hope to have festival costed + ticket prices worked out within 2 weeks Medly will start on Posters - Skelly will start on Posters - letter to comminities ve program + timited WS-space - do subscriptions at same time Marseins each Thursday from 31/10 have been work days at the Dreaming Camp

# B.8 INFORMAL TENDERS

Any tender may be rejected which does not comply with the requirements of or which contains provisions not required by the Tender documents.

# B.9 ACCEPTANCE OF TENDERS

- i) The Principal shall not be bound to accept the lowest Tender.
- ii) The Tender shall be deemed to be accepted when a notice in writing of such acceptance is handed to the Tenderer or is posted to him to the address furnished by him pursuant to Clause B4(ii). In the latter case the date of posting shall be deemed to be the date of acceptance.
- iii) The Tender shall remain valid for a period of 10 weeks after the date of delivery given in Clause B6(ii).

# B.10 OPENING OF TENDERS

Tenderers or their representatives will not be permitted to attend the opening of the Tenders.

# B.11 ADDITIONAL COPY OF TENDER PROPER

The successful Tenderer shall within twenty-eight (28) days from the date of the letter of acceptance of Tenders, furnish to the Principal an additional copy of the Tender proper which shall include copies of the relevant correspondence, literature, documents, drawings and any other information requested by the Principal.

# B.12 FURTHER INFORMATION

Inquiries for further information or questions regarding the specification should be directed to:

John R. Bevege Pty. Ltd. Consulting Engineers, 175 New South Head Road, EDGECLIFF 2027

Telephone: 32 0219

NOV. 28th 1991 at Dreaming Camp. Present : Shelly, Noel, Judy, Wally, Godon, Mock, Colin, Steve, Lunda, YUNDS Pan com members decided to open new A/C Pon Com AlC on Vickig's advice, at Westpace in Minibin, + to have new signuationer for earlier access to money, Judy to take on tark. - Vicky not keep to keep on as treasmen - All decided to contribute money from Victor Hertival. joint cataring of Youth Club play, towards lunds materials for fertival, Codin given the \$75.00 a luth \$13.00 was given to buy marsnite low signs. It was also agreed to by the following items - nails = 1 box 3" -hessian - I roll - vope = 120 lor swings, holl plastic rore lor can parts - calt items for children's activities eg, paint, crayous, paper etc - hive of 2 tents - paint brushes to paint signs Candboard - agreed to pick up ute load of condboard thom tip (ask Des) - Children's area(c) decided on - Work sheet put together by Pleaning Camp-all agreed on contents

# SECTION B

# CONDITIONS OF TENDERING

#### B.1 NATURE OF CONTRACT

This is a lump sum contract and the tenderer shall submit a lump sum price for the whole of the work described in the contract documents.

The tender price shall be firm and not subject to rise and fall adjustments.

# B.2 TENDER DOCUMENTS

The Tender Documents shall be the form of Tender completed in accordance with these conditions of Tendering and the General conditions of coontract, this Specification and the drawings listed in Clause A6.

All written statements required by these documents shall be submitted by the Tenderer together with any other drawings or written statements submitted by the Tenderer in support of his Tender.

# B.3 RATES TO BE SUBMITTED

The tenderer shall submit the following rates which will remain valid for the whole of the contract period and will be used for variations to the contract. BACK HOE SUPERVISOR

DITORTIOL	our Littioon
12 TONNE TRUCK	LABOURER

#### B.4 PRELIMINARY DEPOSIT

A preliminary deposit of \$500.00 shall be enclosed with the tender and shall be\ in the form of a cash deposit, banker's cheque or bank draft.

The preliminary deposit of an unsuccessful Tenderer who has not withdrawn his tender within the time specified in Clause 8 (iii) of this specification shall be returned as soon as practicable, but not later than fourteen days after the acceptance of a tender or after the principal decides that no tender will be accepted.

The preliminary deposit of the successful tender may form part of the security deposit (Clause 5.2 of N.P.W.C. Ed. 3, General Conditions of Contract) if required by the contractor, and if not the preliminary deposit shall be returned to the contractor after he has lodged the proper security deposit.

#### B.5 <u>CONTENTS OF TENDER</u>

The Tender submitted shall be prepared in accordance with the following requirements:

i) The Tender shall be submitted upon the Form of Tender provided and all Tender documents shall be deemed to form part of the Tender.

TENDERS WHICH ARE NOT EXECUTED IN THE MANNER INDICATED BELOW MAY BE REJECTED AS BEING INFORMAL:

all decided to continue or workdaysweek · DAV every thursday + have weekend workdays on 14th + 15th Decembe with of camping Por workers. - agreed on idea of hand held C.B's C-B's (Halk to Graham Invine) - Gordon to do letter to neighborns describing Restruit activites + aslaing la support. lette. Take lawn move to D.C. heat walkday to mow volleyball court, LAWN MOWER - Take slide from Gordon's fortrids area () SLIDE NURSERY - Judy to contact local Nursenier re donation of trees in exchange for free advatiring at Pertural DECEMBER 5th 1991 - Judy + Wally paid Por Pan Com's Public Liabildiz Insurance \$50 (to Theaming Camp) (Relenminuter 26/10) All arrens Bank All epened by Judy on 16/12/91 \$400 from old Alc \$20 subs from Blue Springs Advantage Save Alc Eansliterest Can have total \$ 420 chlbook with ho Alc changer Signuationer to be Judy Lancaste (tomporary) only cost is \$7.50 for Wally Wallace (C.M.) 30 cheques Shelles Naille (temporary Godon King (LA) Secretary)

# A22 <u>COMPLIANCE WITH N.S.W. GOVERNMENT APPRENTICESHIP</u> <u>EMPLOYMENT POLICY</u>

The Contractor and his Sub-contractors shall maintain a ratio of at least one registered apprentice to every four tradesmen employed for the duration of contract.

The ratio shall be reached within 28 days of the contract work commencing and shall be calculated on the basis of the total number of tradesmen and apprentices employed in all trades by the Contractor and sub-contractors. Indentures, trainee and group apprenticeship shall be included. The apprentices do not have to be employed exclusively on Government contract work.

Within three months of the contract work commencing, the contractor shall provide a schedule listing the name, trade and registration number of each apprentice used to determine the ratio, together with the total number of tradesmen employed by him and his sub-contractors. This will be forwarded by the Authority to the Apprenticeship Directorate of New South Wales.

The Authority and Apprenticeship Directorate shall also be empowered to call for and inspect the records of any contractor or sub-contractor at any time to determine whether the above condition is being observed. The Director of Apprenticeship shall report any apparent cases of breaches of the ratio to the Authority.

#### A23 CAR PARKING

There is no provision for the contractor's car parking within the bus depot and the contractor's employees will be required to park in the street or within the extent of the site given in clause A2. Dec. 15th at Dreaming Camp.

- Godon + Wally attended meeting as Pan Com reps & it was unanimously decided to portpone the Certival as the rite was Plood damaged and could not be repaired in the lew days left.

Meeting at Dreaming Camp As site for verne being sold\_it was decided to cancell festival

#### A14 POWER

The Principal will make an electricity supply available to the Contractor at a point on site to be agreed. Cost of electricity used will be borne by the Contractor.

The Contractor shall supply, instal and connect to this service a temporary switchboard, complying in all respects with S.A.A. Wiring Rules and Regulations of such size as properly to accommodate all requirements for the work. Supply and instal all temporary leads from this position to the places of work, all in accordance with the above mentioned wiring rules.

# A15 WATER

The Principal will make a water supply available to the Contractor at a point on site to be agreed. Cost of water used will be borne by the Principal.

The contractor shall supply and install to this service all temporary pipes, taps and the like for water supply to the various places of work.

#### A16 LATRINES AND TOILET FACILITIES

The Contractor shall provide adequate toilet facilities on the site for the use of the Contractor's personnel, sub-contractors, etc. These facilities shall be kept clean and in a sanitary condition at all times.

These facilities are to be removed by the Contractor at the completion of the works and the whole site is to be left clean, tidy and to the approval of the Superintendent. The location of the toilet block on site shall be the subject of agreement on site with the Superintendent.

#### A17 FACILITIES FOR NOMINATED SUB-CONTRACTORS

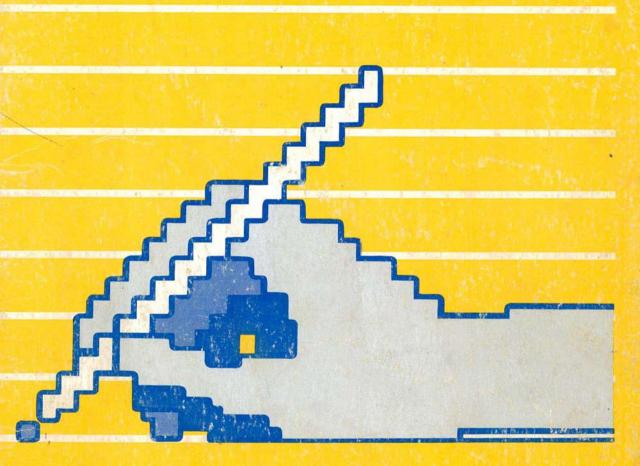
The Contractor shall provide access for the execution of the services and works indicated as nominated sub-contracts. Nominated sub-contractors shall allow for and pay all costs for the hoisting and lowering of materials, equipment, etc. as necessary for their work.

Nominated sub-contractors are also required to provide at their own expense, all scaffolding necessary for the execution of their work.

Nominated sub-contractors shall allow for and do their own preparations, cutting, chasing, etc. Only those items specifically stated and specified in details in the main contract specification will be provided by the Contractor.

Nominated sub-contractors shall allow all costs for and be responsible to carry out, by the correct trades, all making good necessary as a result of their own activities.





# 64 PAGE EXERCISE BOOK Smm FEINT NAME PAN COMMUNITY SUBJECT COUNCIL YEAR <u>FELEPHONE Tree</u> SCHOOL <u>Register Book</u>

Float

NIMBIN NEWS

\$22.00 Deadline 20th october. Note: BARRY Stewart - Nimbri Swimming Pool choronated water running into creek. Ask Dave McConchie to do tests General Report on burning for all communities.

REGISTERED COMMUNITIES OF P.C.C. Newsletter 6th October 88 Communities that received one Murwillumbah Rd, Lillian Rock 2480 - TO: ANDREW Bucham V - Lilly field N. Moondani Falls Rd, Nimbin, P.O Box 15 NIMBIN - Cath & DES Mountain Top Rd, via Nimbin - C/- Martha Paitson Stoney Chute Rd, via Nimbin - To THE SECRETARY: Gony & AWE Intulue V. Meta Family / Pinpuna Wilebsters Creek Yo Rainbow Power Co - Peter Van der wyke V Glenbin P.O. Box 230, Nimerin - Cicki Goodhue V Billen Cliffs Martin Rd, Larnook - The Secretary Musty Mountains - Wildlife Retuge 10 Collins Creek via Kyoqle VBARJUMA - go Mike Sheqoq - gungas Rd - mail can be sent to N.N.C Black Horse Creek Clo P. LEWis 20 summerland H/way, kyogle 247 V HONEY SUCKLE Hill Jan Oliver Nimbin Neghbourhood Centre - Dick Hopkins - Cullen St, Nimbin Brenda Durant "" V . Tuntable Falls Tuntable Falls Rd via Nimbin Gloria Constine W. EMISHAN - CROFTONS RD, VIA Nimbin 2480 - Barry Glyde PRETTY Gully - Byrrill Creek, VIA UKI 2484 - Jai Morrison \* Jay Wallace - (Lillian Rock) Hetherington Road, Whian Rock V Kaseberry Creek Rd Community - Roseberry Creek, Wysqle V FOTTCA CREEMONT - Lillian Rock 2474 - S. Slippery Sledge V AVALON COmmunity - Lot 1, STONEY Chute Rd, via Nimbin V Jah-Eden Graen Pigeon Mail returned 2/90 % Lydia Kolett V Blue Springs - Jock Brown V Blue Springs - Jock Brown V Dharmananda - Dudley Leggett.

lot 2, Mountain Top Rd, Georgica, 2450 (vin memberst) V\* Rita Oort V Tuntable Falls Julie Shannon - Tuntable Falls, Nimbin 2480 Sphink Rocks, Kyoqle Rd (or hand to sam's organic Jo wimbin P.O. Turtable Falls Tantable F 1 Sam Bernard × Merilin Bourne × Atan & Margo Seater Moordani P.O. Box 15, Nimbin. V Athor Weal Blue Springs P.O. BOX 100, NUMBIN P.O. Hetherington Rd, Wadeville Wally Wallace "Soaring Wood helven" - Crotton Rd. V Rob Pearn X Graham Irvine Moondani V Steve & Bron - Avalon V. Trevor Darville "Paradise Valley" Crofton Rd. V Ken Gillett Clo P.O The Channon V Suza Clark P.O BOX 78 Numbin

note use telephne tree for mailing list (in revusletter folder) all those included fere on telephone tree as well as Methin Springs, and Gwendlelup, Clean Springe. Sidta Farm + Nimbingee Mailing list now on media centre computer will fint direct to rabels (mail max function).

\* Received Newsletter 6/10/38 but not Financial report

· Guigndelup Community - Toonumbahy - via Kyoqle 2474 Day & Optor Cohon only Jerean Oklad the Charles and and and Glan Bith - Go Jan Rigby, Gungas Rd, Nimbin 2480 J Rainbow Falls (0-op Ltd, C|- P.O. channon, the Nimbin 1 Mebbin Springs Community - Murwillumbah Rd, Uki 2484 1 Sphinx Rock Community - 4- Tarr Kumaro - Murwillumbah Rd ukin Co-ordination Co-op - P.O. Box 26 - Tuntable Falls - UNA NIMBIN / Blue Springs - Serena Harper - Clo P.O NIMBIN 2400 · Rose Rd Community - The Secretary - Tuntable Creek vin Nimbin V . Conadgering Green MAIT Rd, Coonengery 2002 9- D. Bacon - Cawongla Rd, Rock Valley 2480 1 9- Lynne Old Field - Riverdelle Community - Williams Rd 1 C- B. Mackay - Soaring Woodhelven, Crotton Rd, NIMBIN 1 C1- Helen Martin - Free Cloud Community - P.O channon 1 4- Greg Scott - Sam's Gully, Crottons Rd, Nimbin 1 CI- Ray Tighe - Devoloka Community - Nimbin Emporium 1 of Trease Darvill Paratise Valley Community Crottons Rd 1 c [-Craig Wise - Wallagulla vin Tuntable Falls 2480 1 9- G. Williams - Robb Rd, NIMBIN 2480 1 - Robyn Moore - Robb Rd, NIMBIN 2480 1 J- Anne Farrell - Nimbingee Community, Lillian Rock 2400 1 . Glengarry Community The Secretary, Glengarry Rd, Murwillumbah V ~ Motts Rd Community - Upper Main Arm, Mullumbimby 2482 1 Bodhi Farm 4- channon R.O. 2480 The Secretary V · Ferndale Community Rolands Rd vig UKi 2454 1 Unregistered Communities cont'

\* Twin Bridges Community - The Secretary - Cadell Via Uki Dharmananda Community - Clo. P.O Channon, Terania Nimbin V Twin Pines Community - Williams Rd, Barkers Vale 3474 V Yulunga Community - Barkers Vale Rd, Barkers Vale-2474 Couchy Creek " via Murwillumbah 2484 Crystal Creek " Via Chillingham 2484 1 Mac Kellar Range Trust Malvena Rd, Rock Valley 2480 1 · Youngs Rd Community - Sidda Farm Clo RO. NIMBIN 2480 Rita Pommeroy Community - Roseberry Creek Rd via kyoqte V Horseshoe Creek " vin tryogle 2474 ~ V lan 2 Julie - Retty Gully - Byrill Creek R.G. UKi 2484 Jane Marie - Moondani Barkers Vale 2480 V · WOODHELVIN COMMUNITY - CHOWAN CRK. RD. UKI 2484 V · SHERRYS BRIDGE COMMUNITS, MAIN ARM RD. MULLIMBIMBY. 2482 · BYRAILL CREEK HAMLET, C/- P.O. UKi 2484

· SERENDIPITY BROKEN HEAD, VIA BYRON BAY 2481

Single Members

Vicki Goothue - 891546 Clenbin Mountain Wildlife - 331278 (schod hours) Julie Carter Jeff Carter 11 1× × Andrew Gray Mar And Cathy Murray 44 \* Mike Sheqoq Barjuma - 897321 Colin Gluyas Glen Bin - 891546 u v - male and Jenny Mason - 321102 Linda Woodrow Blackhorse \* Peter Lewis John Garbutt Billen Cliffs - 337147 Christian Borleis - " 11 H 0 Geoff Whitehouse - 891349 (urgent message) Pinpune \* Tony Gibson Aine Ray Williams Billen Cliffs 337147 Joy Williams 11 4 Jan Oliver Honey suckle Hill -857242 Dudley Leggett 897275 Message - 89 891492 - 89733 \* Martha Paitson Metta (Barjuma from 89) \* Simon Clough Dharmananda 886307 Jan Goodridge Lillifield 897361 Emma M'Govern IV 1.1 -Janine Banks u) 897346 -Richard Watson t1

Jock Brown · Robin Sime Sabina Brady Barry Carlin Val Moyes Kim Mc Cormick \* Brenda. Durant Heather Macalister Andrea Steinbrener Gloria Constine Noel Judd Janice Judd S. Slippery Sledge Suzanna Michaelis - Brand Barry Glyde Mandy Clover \* Jai Morrison Diana Roberts Peter Jeffrey Joy Wallace Peter Vander Wyk. · Rita Oort \* Julie Shannon Gordon King Steve Hawkins P.2.

Single Members (cont) Blue Springs c/0 897325 Websters (reek IN THE SECOND 1.15 Tuntable Falls 897323 Lillifield (01)897224 (01)897231 Pinpuna Crotton Rd 891176 Clo Aine Tuesday Seedsavers NA Extorie Reseberry Creek Rd, - 364292 Tuntable - (Nimbin News) Blackhorse CK. Fottca "Creemont" 897308 Lillifield 897323 -Emishan 891408 Gayndelup 333227 58-11 797181 Pretty Gully Pinpuna Emishan 891559 Hetherington - Liltran Rock Rd. Websters (reck - CB CH 14 (40 channe) Lot 2, Mt. top Rd 668307 Tuntable Falls 891283 Tyamokari 897275 Avalon

Single Members (cont) Sophia Andrea Avalon CB CH 13. Harry Neuille and a province " million to an " a ta will a " a start of the start Graham Boyle Lipdia Koleff Jah-Edon Green Pidgeon. 14 cc cc Glenn Hart Sphinx Rocks Business Bai 445 AUALON Sam Bernard Steve Hawkins Bronwyn Hawkins Wally Wallace Helherington Rd, Wadeville CB. 7 Kab Rearn Soaring Wood helven grotton Rd Moondani 891492 (CB routact) \* Graham Irvine Clo P.O. Nimbin, 2480 Merilyn Bourne Margo Sealey Moondanii P.O. Box 15 Allan Sealey \* Trevor Darvill Paradise Valley, Crofton Rd 891488 Ken Gillett 10 P.O. The Channon -PH 886 325 Suza Clark PO BOX 78 NIMBIN ph 891254 Arthur Weal P.O BOX 100 NIMBIN -Shelly Nevelle Avalon CBCH 13. Steve Trigg Avalon CB CH 13. To Nimbin Butcher Cathy Staurous Williams Kd. Barkes Vale 2674 337 150 Kay Holmes Koland Poot do t.O. Nimbin 897 321 Tyamokari, Lot 2, Storay Chile. \* Tim brooks 897 275 Jesley Berry Sufplie Park Caravan Carle

Mebbin Twinkies Rd. Williams Rd., 897 338 freg Behrend school hrs: Craig Marlow misty Mountains 331278 Andrew Brichanan Relifield 897323 Blue Springs Lew. Spratt BEOKENHONS Via Byra Bey 12481 · BERENDICITY . ALMAS DE LAN jelouk? Steve Jogg King the second

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25.9.88 NAME VICKI GOOTHEN . 1 JULIE & JEFF CARTER · CRAIG MARLOW / Andrew Freils · Cathy Murray MAINE SHEGOG COLIN CLUYAS JEANY MASON LINDA WOODROW Peter LEWIS JOHN GARBUTT Christian Borleis Geo & Whiterouse · TONY GIBSON Aine . RAY WILLIAMS · JOY WILLIAMS · JAN OLIVER . Dudley heggett . Martha Paitson SIMON CLOYGH Jan Goodridge Emma migovern Jonine Bonks Richard Watson

# COMMUNITY TELEPHONE GLENBIN 891546 331278 (School) MOUNTAIN WILDLIFE REFUGE MISTY COLLINS CK. MOUNTAINS WILDLIFE REFUGE AS ABOUE AS ABOVE A ABOUE As above As Above BARJUMA 897321 891546 GLEN-BIN GLEA-BIA 891546 321102 GLACK HORSE " ALT BUILDING MARHET 3211 02 BILLEN CLIFFS 337147 4 11 11 11 NEIGHBOUR - URGENT 891349 METSAGE 0N-17 PINPUNA Pinguna 337147 BILLEN CLIFFS 11 4 BILLEN CLIFFS 857242 HONEYSUCKLE HILL 897275 message 1989 891492/897321 WADENLLE Metta / Barjuma fringg "NARMANANDA 886307 "Lillifield" 897361 897361 "Lillifield" 897346 u 897346

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Skills & Special INTERESTS the eneuroment " APMINISTRATION SKILLS. chef - fundraising. The enviroment. any thing HELP WITH COMMUNICATIONS SUBMISSIONS - ADMINISTRATION painter. letter writer r b cook. Dealing with bureaucrats.

COMMUNICATOR MASSAGE NELSTIKTSR

mite CLASSIGAL PIANO BIRDS ENGLISH LANGUAGE RAINFOREST TREES Letterwriting, planting +tending, - typing - Want to have a Park ! here - please help ! ateral Rf. tree I.D. manage older generation survival skills

Woman's education, building, vainforests. meeting shills, conserve decise making, France activities sushfire, permaculture, partying ethical banking, Community developen t children reducation. skateing & children. (child) photography, children (child) emeironment, permaculture, people. levilding, computers etc.

Jour Brow go Bunk skings COMMUNITY PHONE BLUE KNOB REAL STREAM AC INDIVIDUAL. NAME JOCK BROWN ROBIN SIME SABINA BRADY WEBSTERS CREEK COMMUNINY, BULERNOB. 11 Tuntable Falls · Barry Carlin 891 381 Lillifield , Val Moyes 897323 Andrew Buchanan 11 or 897224 Pinpuna Kim McCormick u · Tony Gibson 1 Aine See above · BRIENDA DURANT CROFTON ND -891176 9- Anne (set) shield Heather Macalister Roseberry Geel Rol. Kyople Tuntable Falls, Nimbi 364292 · Andrea Steinbrener Glove Constine N Juno BRACK HONSE CV "S. Slippery SLedge FOTTCA "Creemont" Lillian Rock "Sulanna Michaeus Riand "LILLIFIELD" LILLIAN ROCK "Burry Alyde "EMI SHAN' Crofton Rd 897308 897323 69/408 · Barry Alyde ~ Mandy Glover "Gwyndeluf" Toonumban Forest Ro 333 227 E.B-11 JAI MORRISON PRETTY GULLY' BYRRILL CRK. JIA UKI 2444 797 181 · DIANA ROBERTS & PINRINA · Pater Jeffrey / EMI SHAN iby Walkace / Hednerington Boad Rock 491959 CB CHI4 (4 OCHANNER) · Peter van der Wyk Websters Creek Blue Knob Rd - RITA OORT LOF 2 MOUNTAINTOP RD GEORGICA 888307

SKILLS & SPECIAL INTERESTS JOINING FEE HOUSE AINTHE - DE GEWAND. BUSH DALIENTE + TC. ALL ROUND MANGY MAN ENGINEERING BACKGROUND, COUNSERING GARDENER/MECHANIC/ ARTIST / PROBLEM SOLVER (NO MERICES) SWIMMING INSTRUCTOR +2 2 TYPING (OLON MACHINE) COUNSELOR, PHOTOGRAPHER, LABOURER. 2 9 \$2 \$2 Nimb & Newsworker, \$2 22 1\$2 Archaeological Survey, realforestation, or chards leaching Re-afforestation, National Parks Windin \$2 +\$110 \$2 Kids, letter writing \$2 BUILDING, NEWSLETTER, TOXIC ACTION GROUP, MUSIC, LIGHTSHOWS, LETTERS Herbalist, Bookkeeper, and white Newsletter, 92 Engineer, Architectural Design - Wood + Metal. Reafforestation, environmental protection. \$2 \$ 2 Low Voltage lower Systems \$2+\$1.-

NAME COMMUNITY PHONE Julie Shanna 891283 Tuntalile Falls Gordon, W. King TYAMOKARI 897275 STEVE + BRON HAWKINS AVALON \* Grahown Wine Moondani, 891492 "SOARING WOODHELVEN" CROFTEN RD ROB PEARN PEnsinto LEN SPRATT BANE SPRIMOS "WALLY" WALLFICK HETHERINGTON RD. WADENILLE Ken Gillett 96 p.o. Channen 886328 Villiams Rd. Barkers Vale 2414 (Rainbow Ridge Rock) (Rainbow Ridge Rock) TYAMORARI KAY Holmes 337-150 Roland Poott 897321 Tim Brooks. LOT 2, STONEY CHUTE RD, ULA NIMBIN 897 275 Blackhorse Crk WhitesRd. EdonCrk va Kyggle. DAVID ABERDEEN

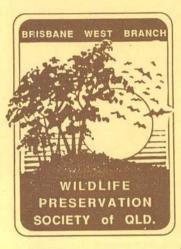
JOINING FEE Skills & Special Interests \$2 \$2 \$2 \$2 Massage, Coneveting, Environment, Having \$2 Massage, Coneveting, Environment, Having \$2 Massage, TRIPOLOSY JOURNALIST GRAPHICS \$2 Radio \$2 DOWASK Kadio \$ 2 \$10 CARPENTER, WELDER RUMBER, LABOURER., \$2-FINANCE \$2.00. NIMBIN N/HOOD CENTRE - EX PUB. SERVANT/OFFICE SKILLS. \$ 2.00 TYPIST OFFICE SKILLS TEACHER \$ 2.00 Electrician & Food. \$ 2.00 Carl . Chine San Barris Charles and \$2 grin mente Detros 2 malores a second and a second and the second A CONTRACTOR OF THE PROPERTY OF THE and the second second second second 

COMMUNITY NAME PHONE Sophia Andrea Avalon, Stoney-Chute Rd CB CH 13 \_\_\_\_\_\_ HARRY NEVILLE C.B CH. 13. -- /· -- l· --Graham BOYLE C.B CH . 13 JAH-EDEN', GREEN PIGEON LADIA KOLEFF 11 GLENN HART BUBSINESS. SAM BERNARD. SPHINX Rocks. Kyoche no. 891-445-TREVOR DARVILL 'PARADISE VALLEY' CROFTON RD 891 488 DLUE SPRINCS. P.O. Box 100, MIMBIN ARTHOR WEAR. \_\_\_\_ MOONDANI RO.BOXIS NIMBIN ALLAN & MARGO SEALEY 891545 merilyn bourne CI-NIMBINO R.O. (TONTABLE FAUS) -Suza Clark 9 P.O. Box 78 Nimbin 891254 Shelly Neville C.B CH. 13. Avalon, Stoney-Chute R.d. Steve Trigg. Avalon Stoney chute Rd. Mebbin Twin Pines Rd. W. Minnskol Greg Behrend 897338 Sulfold Park Caravan Park Lesley Berry 891492 400a:11 180a:16 Windin Neighborhood Centre 897284 Cwyme's Rd. hullian Rock MMBNGEE Sonia & clear Springs Collins Ork Rd Va Kyoslez474 331382 HANK MANUSSEN KASHI Blue Spring's Syrionds Rd Mirlan 89725A hulfeld M'bah Rd va kyosle Ross 19000 STEPHANNE ARMSTRONIG Siddha Fm, via Mulim 891435 via Louis CARRY GRAM Blickhorse ark \$ hinda B

Skills & Special INTERESTS Environmental protection, organic growing, yoga JOINING FEE 2.00 2.00 - . \_\_\_\_\_\_ 2.00 1) ", yoga () B.D. FARMING, BUILDING. 2.00 2.00 2.00 organic growing. Engineering, Appropriate Energy, Greenpeace Re-afforistation / Joge. / Sath Lik. PHOTOGERAPHER Press, Computers, Jacquerod operator. J.P. \$2 2.00 2.00 2.00 Singing (member of thankland) Local craft. 2.00 Euronniertal protection, organic growing, aut, labiting. Healing Aid to five somewhere same, save what steff. 2.00 2.00 building, reapportation, permaculture. Internation disemination - constal and Suffelk Park 50.00 donation/j.ge. relaying messages 50.00 #24.4 42 53 \$2 \$2

Kay Martin 68 Almeida St., Indooroopilly 4068

07-3789827 3780822



Diana Roberts Pancom, Nimbin

And and

# Dear Diana,

When we spoke on the phone recently you kindly offerred to come and talk with our group at Easter.We would be grateful for any practical advice you can offer on multiple occupancy, etc. Friday afternoon from 4 o'clock onwards would be a good time for us. The land is near Nimbin Rocks, with the entrance opposite Shipway Rd., on the Nimbin to Lismore Road. Some of the Rocks are actually on the property, so it is not hard to find. There are tenants in the farmhouse, but we will be camping near the house, so please look for us there on Friday afternoon. Some of our people are coming down from Mackay and Rockhampton, others from Brisbar so that an earlier time is not possible. We have a meeting scheduled for Saturday, which will probably last most of the day as there are a lot of decisions to make. Your advice would be very timely!

Thanks again!

Kay Master nimbin Rocks Co-Op.

LISMORE E

House Rocks.

Squash cour

KYDGLE

NIMBIN

Rebyna Phym + Danny Martinovic 34 Danyerah St-Loganholme 4129 (07) 8012403 (hm)

- Blackhorse Creek Fire Plan

- Response to our D.A.

Hours: 10am - 2pm (Can close to get lunch but leave a note on the door with time of return.) Anyone who is not in a hurry to leave at 2 can stay open until 4pm.

Keys: Collect key before the day and at the end of the day leave it in an envelope under the door with Pan-Com's name on it. Keys to the photocopier and the Youth Club room will also be provided. (Pan-Com's keys are in a filing tray on top of the filing cabinet in the NNC).

The key to the back room is in the white filing cabinet under K. (This room contains cleaning equipment. People can also leave their things in this room e.g. backpacks).

On Arriving: Collect Northern Star from newsagent - goes on top of newspaper pile after it has been read. Take sandwich board out to the footpath. Can put a Pan-Com sign on it if desired (e.g. Pan-Com inquiries inside etc.) or anything else appropriate.

Turn on the photocopier. Check the numbers and the last entry in the book to ensure it matches. Turn on the CB radio - Channel 11. (If it doesn't come on at the machine it plugs into the power board near the youth club door). Check Co-ordinator's message book.

#### GENERAL INFO

Petty Cash in the bottom drawer of the white filing cabinet. Write up income and expenditure in the HiFi book. If needed there is a receipt book in the top drawer of the desk. If need to buy milk or other things take money from the tin and write info in the 'OUT' column in the HiFi book. Coffee and sugar supplies are likely to be in the big metal cupboard. NNC has an account at the newsagents for stationery. Always check before buying. At the end of the day put notes and \$2 coins in an envelope, write the amount on the envelope and put it in the white filing cabinet, top drawer and slip it in the front of the Treasurer's file.

Photocopier For people with accounts the info must be written in both books.

Typewriter Available for use. Request donations.

Stamps In filing cabinet in key drawer.

Envelopes 5c each.

Personal Messages put in telephone message book - 50c per message charge.

<u>Co-ordinators</u> <u>Message</u> <u>Book</u> leave messages for other co-ordinators if

Fire Water and electrical extinguishers in NNC room and youth club room.

Book Exchange Generally flat 50c per book or 2 for 1 exchange (bring in 2 get 1). Back of HiFi book has credits and debits list for books.

Hall Bookings Keys are in the petty cash container. The bookings book is in the calico bank bag kept in the bottom drawer of the white filing cabinet. The bookings receipt book is also in the bag (if you take any money) together with a book to record where the keys are.

Food Vouchers not handling these on Saturdays. (There is no money left for 1989.)

Noticeboards check and remove out of date info. Notices should be dated and on for 6 months only

Produce commission of 10% added to cost supplier wants. Eggs - cost \$2/doz. Sell for \$2.20. Write up all details in producers co-op book.

Accomodation Ask inquirer to write details in accom. survey book.

General NNC Committee meets 2nd Wednesday every month - 1pm. If problems arise see other co-ordinators if around (Di, Kath, Katie, Dave Lambert, Dick Hopkins or Peter Pedals)

Hours: 10am - 2pm (Can close to get lunch but leave a note on the door with time of return.) Anyone who is not in a hurry to leave at 2 can stay open until 4pm.

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General NNC Committee meets 2nd Wednesday every month - 1pm. If problems arise see other co-ordinators if around (Di, Kath, Katie, Dave Lambert, Dick Hopkins or Peter Pedals)

Hours: 10am - 2pm (Can close to get lunch but leave a note on the door with time of return.) Anyone who is not in a hurry to leave at 2 can stay open until 4pm.

Keys: Collect key before the day and at the end of the day leave it in an envelope under the door with Pan-Com's name on it. Keys to the photocopier and the Youth Club room will also be provided. (Pan-Com's keys are in a filing tray on top of the filing cabinet in the NNC).

The key to the back room is in the white filing cabinet under K. (This room contains cleaning equipment. People can also leave their things in this room e.g. backpacks).

<u>On Arriving:</u> Collect Northern Star from newsagent - goes on top of newspaper pile after it has been read. Take sandwich board out to the footpath. Can put a Pan-Com sign on it if desired (e.g. Pan-Com inquiries inside etc.) or anything else appropriate.

Turn on the photocopier. Check the numbers and the last entry in the book to ensure it matches. Turn on the CB radio - Channel 11. (If it doesn't come on at the machine it plugs into the power board near the youth club door). Check Co-ordinator's message book.

#### GENERAL INFO

Petty Cash in the bottom drawer of the white filing cabinet. Write up income and expenditure in the HiFi book. If needed there is a receipt book in the top drawer of the desk. If need to buy milk or other things take money from the tin and write info in the 'OUT' column in the HiFi book. Coffee and sugar supplies are likely to be in the big metal cupboard. NNC has an account at the newsagents for stationery. Always check before buying. At the end of the day put notes and \$2 coins in an envelope, write the amount on the envelope and put it in the white filing cabinet, top drawer and slip it in the front of the Treasurer's file.

Photocopier For people with accounts the info must be written in both books.

Typewriter Available for use. Request donations.

Stamps In filing cabinet in key drawer.

Envelopes 5c each.

Personal Messages put in telephone message book - 50c per message charge.

<u>Co-ordinators</u> <u>Message</u> <u>Book</u> leave messages for other co-ordinators if necessary.

Fire Water and electrical extinguishers in NNC room and youth club room.

Book Exchange Generally flat 50c per book or 2 for 1 exchange (bring in 2 get 1). Back of HiFi book has credits and debits list for books.

Hall Bookings Keys are in the petty cash container. The bookings book is in the calico bank bag kept in the bottom drawer of the white filing cabinet. The bookings receipt book is also in the bag (if you take any money) together with a book to record where the keys are.

Food Vouchers not handling these on Saturdays. (There is no money left for 1989.)

Noticeboards check and remove out of date info. Notices should be dated and on for 6 months only

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October,1989.

ZHA-ZOMINVIAITY

101/117.11. 20. BOX 102., 111/11811/1 2480

Dear

On going through our records we find that you have not yet subscribed to the Pan-Com Newsletter. To date we have been sending the newsletter to communities and interested individuals regardless of whether a subscription has been taken out. Production of the newsletter is a costly exercise but we feel it is important that people are kept informed of issues relevant to multiple occupancy development and a monthly newsletter is an ideal medium by which to do this. However, Pan-Com's financial resources are limited and we cannot afford to continue sending the newsletter to non-subscribers much though we would like to.

\$20 per year is a very small amount to pay but it is just enough for us to cover the cost of each individual or community subscription.

We are therefore asking you to forward to us, as soon as possible, \$20 to cover the cost of subscription. If your community gets the newsletter but you don't get to see it often enough or soon enough, why not take out your own individual subscription? If you no longer wish to receive the newsletter we would appreciate your advising us of this and perhaps letting us know why. The newsletter is put together on an entirely voluntary basis and we always welcome ideas, opinions, articles, letters, etc.

In view of the campaign currently being conducted by Pan-Com (see October newsletter) we hope you will demonstrate your support by sending in your subscription.

Name..... Community/Organisation etc..... Address ..... I/We enclose \$20 for 12 months' subscription to the Pan-Com Newsletter