



# SOLUTIONS IN THE SUBURBS

Document Control Sheet

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(amenity, community & density)

Author: m3architecture

Approved by: Dr. Michael Lavery

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Note: m3architecture acknowledges the work of Peter Skinner in collaborating on the medium density strategy (Chapter 5) and Peter’s review of an early draft of this report.

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“...suburbs are not the city spread too thin, and in fact hold potential for a lived complexity as satisfying as that assumed to be available in inner cities.

...suburbs are increasingly recognised as part of a city’s wellbeing with their own alternative ideology and opportunities for urbanity and ecological sustainability.

...(recalibrated) structures can offer new possibilities for sustainably integrating living between generations and between established and arriving migrant communities.”

**Preface to *Suburbia Reimagined*,  
van Schaik and Bertram, 2019.**

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## SOLUTIONS IN THE SUBURBS

Our suburbs breathe via private gardens. Family life, mature trees and budding sporting stars thrive there. Imagine if we could keep all of this and make the suburbs more vibrant, more sustainable and more dense with more amenity!





# 1.0 Background



**This proposition looks at Australia's impending need for housing through the lense of those things we value most about our suburbs. For the purposes of this study we have looked specifically at a particular suburban condition (the 600m<sup>2</sup>+ lot @ minimum 15m wide) to test what might be possible.**

We have done this to understand how we can grow our established suburban communities in ways which;

- are sustainable (minimising waste, maximising the adaptable and robust parts of our cities and their existing infrastructure.)
- protect and enhance what we value (e.g. retaining and enhancing existing communities/existing mature landscape including 'the backyard' etc.)
- provide for a diverse mix of residents and build safer, more engaged communities
- work with the existing scale of the suburbs
- respect and enhance the public realm

Identifying and summarising the key values of our cities (peculiarly Australian cities) – i.e. seeking out those things we value and can agree on\* – we have then set about applying concepts which retain and enhance them at different scales and at different densities, on sites which can typically be found throughout every city and town in the country.



\*Avoiding the temptation to build in the 'back yard' is an excellent example of something we can all aspire to. By simply avoiding the temptation to infill our cities back yards we can retain many of the things we associate with the very best parts of our existing lifestyle. i.e. We can; retain the lungs of our towns, keep amenity (light/breezes/ views/privacy) for our homes, retain private outdoor recreation areas, avoid the clash of infrastructure services (which often sit in rear yards), avoid exacerbating the 'heat island effect' of additional roofs, retain/improve natural overland flow, reduce the potential effects of flood waters and give ourselves the best opportunity to retain mature trees. Having identified something we value about our city, the strategies developed here then set out ways we can retain the things we value.

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## 1.1 Aspiration

With respect to the suburbs and the potential for growth, could Australian's think more broadly? Are we too accepting of the status quo? What are our true aspirations?

We can ask these questions in many ways, for example; What values should be formative for our cities? What future do we want for our families? What would we give up to achieve this?

Exemplars provide us a powerful way of reflecting on these issues.

Q: Would you live in a place with 55,000 other people that was;

- 2.8km X 4.0km in size,
- filled with 4 to 6 storey buildings,
- had its garbage collected every night
- only for pedestrians (it contained no cars) &
- was a maximum 400m walk to public transport?

For many Australians the answer would be no!

Yet this is a place filled with vibrant public spaces, cafes, bars, culture and business. Its concentration of population allows for excellent public transport options, adaptive reuse is mandatory, it enables community, hosts world class events, attracts tourists, creates dynamic views and is surrounded by natural wonder.

This place is (of course) Venice.

How does the historical city of Venice compare to the suburbs of Brisbane? Ashgrove and Enoggera have a population of approximately 18,000 people. Compared to the old city of Venice which currently holds 55,000 people.\*

The intent of making this extreme comparison is NOT to (re)build Venice in the suburbs, but simply to illustrate that if we are prepared to think differently about issues like; the quality of our public space, density and transport, opportunities emerge.

Can we be more flexible and more aspirational? If the answer is YES, then the future becomes about opportunity and positive change, as opposed to the current dialogue which is defined by the battle to retain a small number of living models which are beginning to serve us (and our future) poorly.

\*For 600 years, until the 1970's, Venice was home to more than 100,000 people. The effects of the 1966 flood, ongoing subsidence and continual flooding has seen an exodus of Venetians.

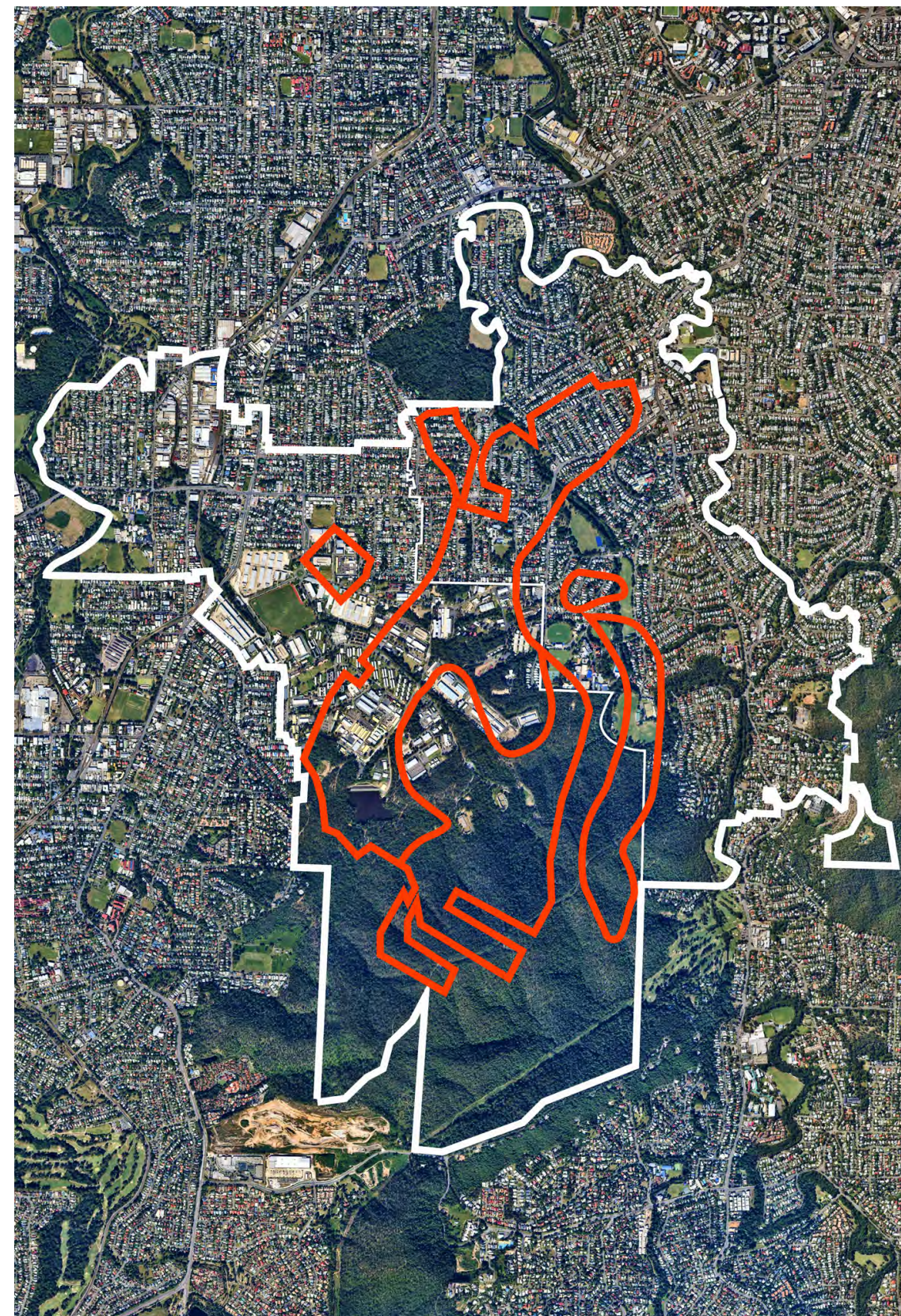


Historical City of Venice, ITALY  
Image © Google Maps 2020





Historical City of Venice, ITALY and Ashgrove & Enoggera, Brisbane, AUSTRALIA  
Image © Google Maps 2020



Ashgrove & Enoggera, Brisbane, AUSTRALIA  
Image © Nearmaps 2020



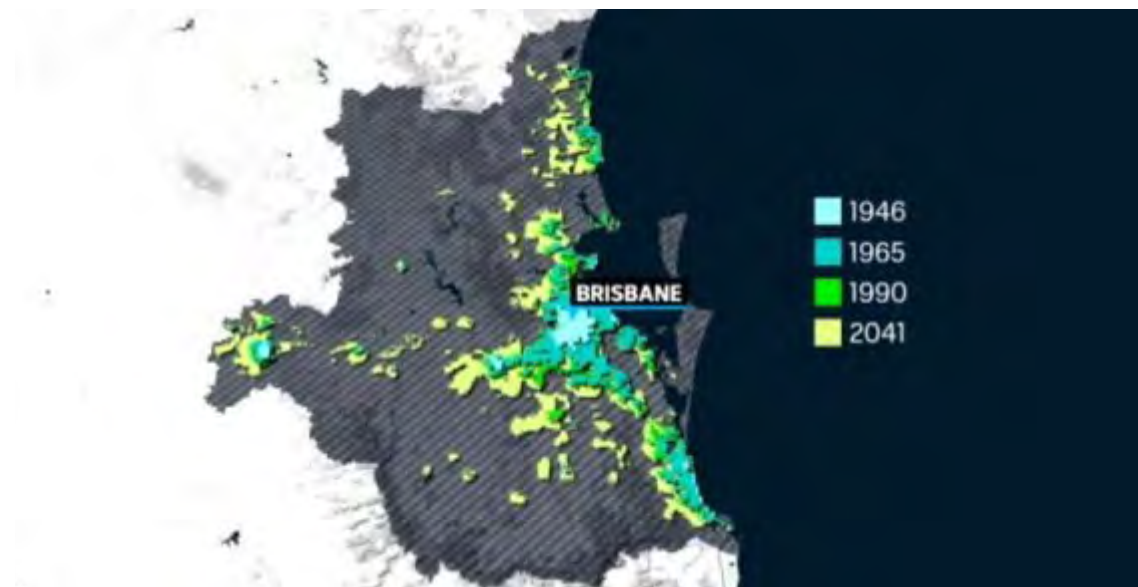
## 1.2 The need

The Australian population is projected to grow by 40% between 2016 and 2041 – from 24.2 to 34.0 million people.<sup>1</sup> The growth in places like Brisbane will be higher, with a 55% increase in population in the Greater Brisbane area by 2041.<sup>2</sup>

The need for new forms of housing (now!) is an issue with wide ranging effects. From macro land use (clever solutions will help reduce the loss of rural and native landscapes) to sustainability (reducing the need to build new infrastructure) and financial (e.g. addressing housing affordability and increasing the availability of rental properties/ rental affordability)

Australia also has some of the largest houses among OECD\* member countries, with the average house size increasing almost 30% over the past three decades, and new detached houses currently averaging around 230.8m<sup>2</sup>.<sup>3</sup>

In addition, South-east Queensland's urban footprint has expanded 20,000 hectares in the last decade.<sup>4</sup> Brisbane alone covers an area 20 times the size of New York City, with a quarter of its population and remains the lowest density city of all the capital states. 76% of the housing stock in Brisbane is detached housing.<sup>5</sup>



Map showing urbanised areas in Brisbane over time

Original source of data: ShapingSEQ South East Queensland Regional Plan 2017

\*Organisation for Economic Co-operation and Development

1. ABS 2016 Census, Household and Family Projections, Australia, 2016 to 2041, 2016

2. Queensland Government population projections, 2018 edition; Australian Bureau of Statistics, Regional population growth, Australia, 2016 (Cat no. 3218.0).

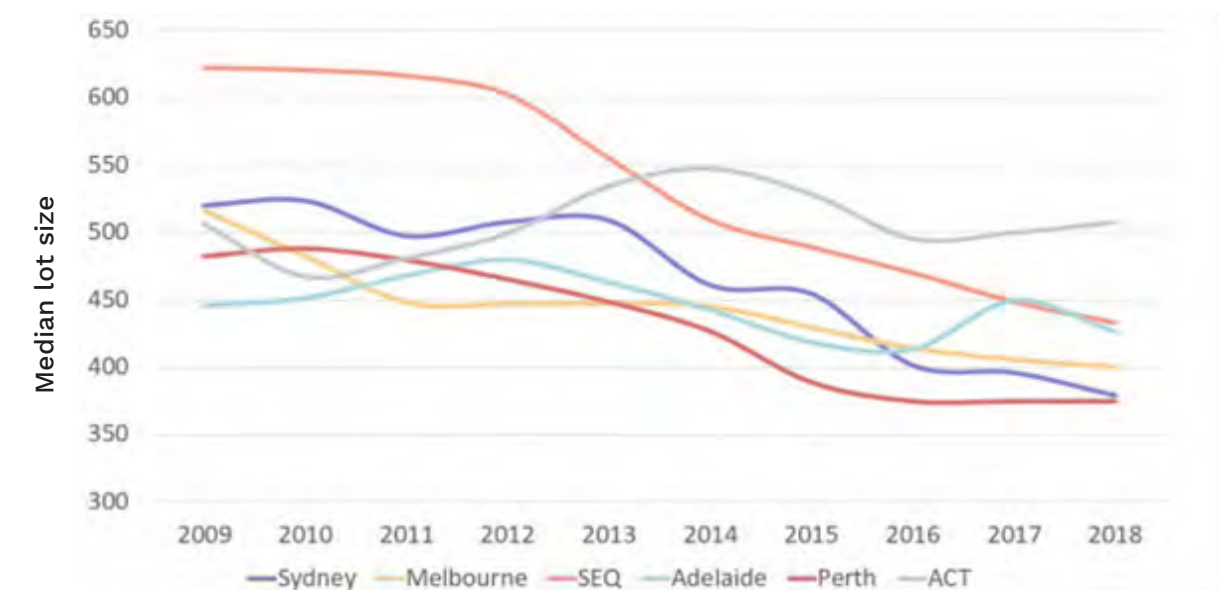
3. CommSec, 2018, Economic Insights 'Australian home size hits a 22-year low'.

4. Clark, 2019, ABC News 'Urban squeeze pushes great Australian dream to the fringes'

5. ABS 2016 Census

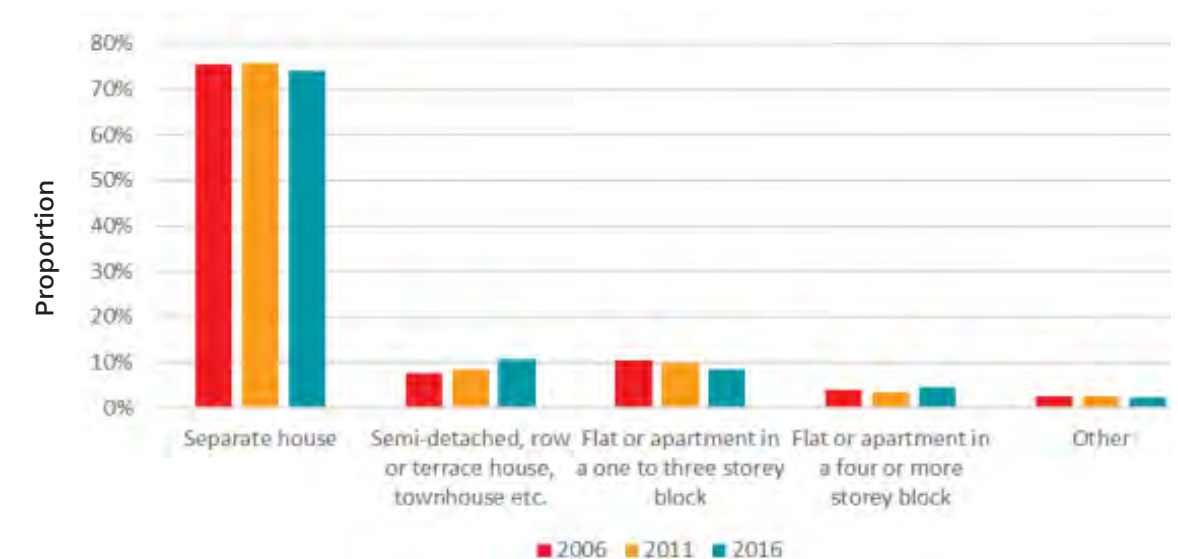
Despite this increase over the last two decades, the housing market in South-east Queensland suggests a growing appetite for living on smaller lots.

Median Lot Size



Source: Urban Development Institute of Australia, UDIA State of The Land, National Residential Greenfield and Apartment Market Study 2019

Proportion of Queensland household, by dwelling type



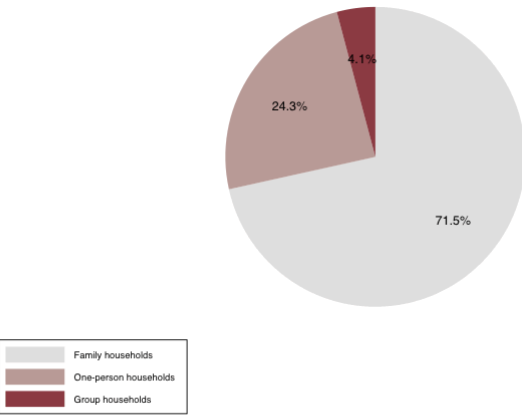
Source: Queensland Productivity Commission, QPC Housing in Queensland: Affordability and Preferences 2018



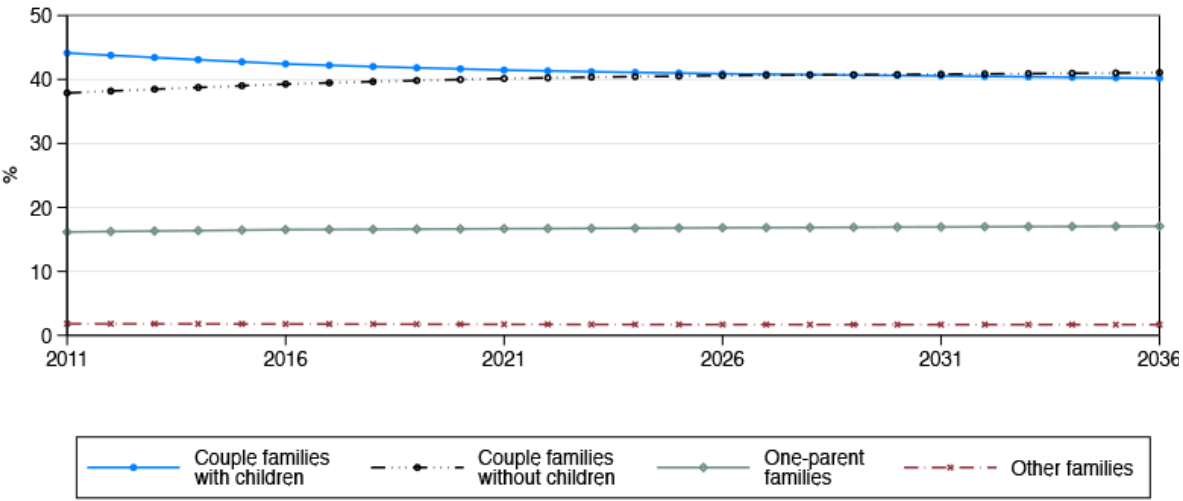
Family households make up the largest proportion of households in Australia. We also have an aging population, an increase in the number of single people and a decrease in the number of people having children.

We need a mix of dwelling types to cater to all household types. A proposition that supports both a family and one/two person lifestyle.

Household type, 2011



Family type projections, 2011-2036 (Australia wide)



Note (centre): The %'s are based on the Series B projections.  
Source: ABS 2015 'Household and family projects, Australia, 2011 to 2036.

Note (top right): Household types were classified based on usual residents. 'Visitors only' and 'other non-classifiable' households are not represented in the figure. Source: ABS 2011 Census.

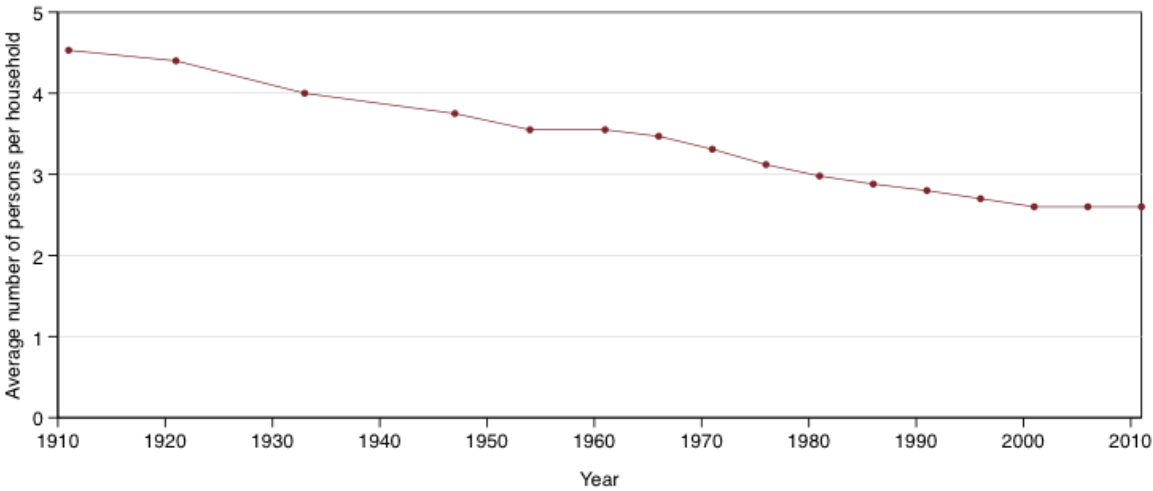


Image © realestate.com.au 2018

In 2016 the average household had 2.6 people, yet the suburbs remain full of 4 and 5 bedroom houses.

The question is how do we unlock the potential of the suburbs for growth?

Average household size, 1911-2011 (Australia wide)



Source: Hugo, G (2001). A century of population change in Australia (ABS - Yearbook 2001). ABS 2011 Census - Times Series Profile.

Unless we look in new ways at how we inhabit existing residential properties, our aging population (our grandparents and parents) and our children could have no choice but to meet their neighbours and come home to places like this...





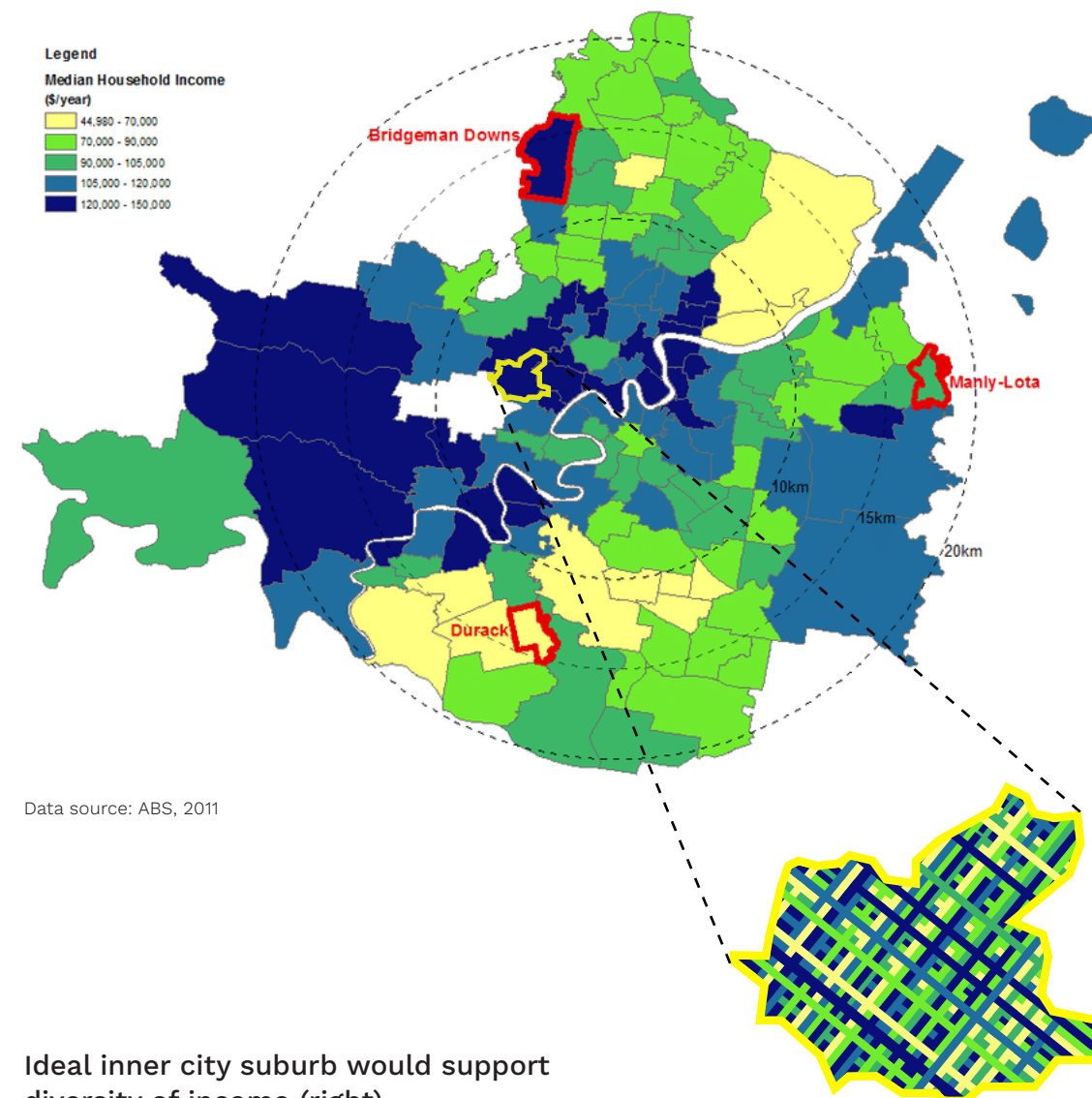


What if in the future our kids,  
parents, grandparents & carers  
still had the choice to arrive  
home like this?



### 1.3 Demographic diversity

A steady increase in house prices has meant “key workers” such as nurses, police officers and teachers are being pushed to the fringes of the cities. Cities need these key workers, as well as lawyers, bankers and executives living close to their places of employment.



Ideal inner city suburb would support diversity of income (right).

### 1.4 Diversity of tenants/diversity of choice

The following propositions cater to a mix of tenant types including:

- single people
- couples
- aging family members
- people with changing family circumstances
- adult children
- students
- carers
- service providers living in the community they serve (e.g. teachers, nurses/doctors, police, police, fire brigade etc.)





## 1.5 Key suburbs

This study is focused on the possibility presented by 600+m<sup>2</sup> rectangular lots in established suburbs.

The total estimated population of the typical target suburbs listed below is 331,545 (ABS Census 2016). The total projected population at 2041 is 513,894. This is a 55% increase in population.

Census data (2016) was collected for a number of suburbs located beyond a 2.5km radius of the Brisbane CBD\*, with emphasis on post-war suburbs due to their tendency to house larger homes on larger lot sizes.

These suburbs include: Alderley, Ashgrove, Belmont, Camp Hill, Chandler, Chermside, Clayfield, Enoggera, Ferny Grove, Ferny Hills, Gordon Park, Indooroopilly, Kalinga, Kedron, Keperra, McDowall, Mitchelton, Mt Gravatt, Norman Park, Nundah, Seven Hills, Stafford, Upper Kedron, Wavell Heights, Wilston, Windsor, Woolloowim and Zillmere.



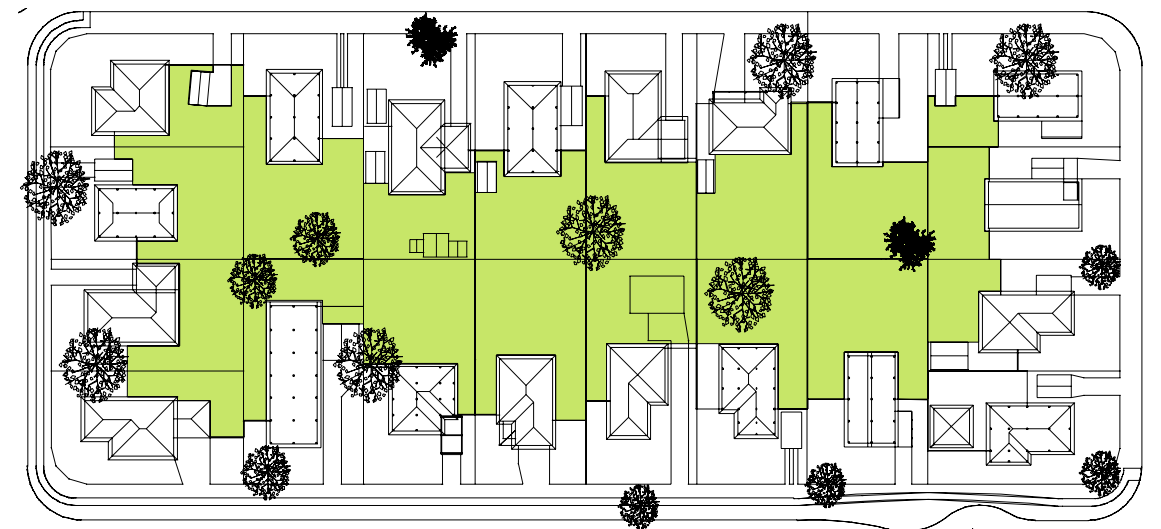
Images © pxfuel.com License Creative Commons Zero

small scale = BIG CHANGE

If 25% of residential lots could add a second dwelling...

**this would reduce the need to develop/subdivide 8,375 new lots.\***

...that's more than 400 of these



\*A total of 22, 111 additional persons at an average of 2.64 persons per dwelling on a standard 15m wide lot.

1.6 Median house price  
growth forecast, 2019-2022

	Estimated house price Jun 2019 (\$)	Forecast house price Jun 2022 (\$)	Growth 2019 to 2022 (%)
Sydney	980,000	1,040,000	+6
Melbourne	760,000	810,000	+7
Brisbane	552,000	665,000	+20
Adelaide	495,000	550,000	+11
Perth	505,000	540,000	+7
Hobart	500,000	520,000	+4
Darwin	500,000	535,000	+7
Canberra	680,000	750,000	+10

Source: BIS Oxford Economics

2.0 Appropriate  
Strategies for the  
Suburbs



**STRATEGIES  
FOR URBAN  
ENGAGEMENT/  
BETTER  
COMMUNITIES/  
BETTER  
SUBURBS/  
IMPROVING  
DIVERSITY AND  
AMENITY WITH  
DENSITY...**

**2.1 What we love, what  
we want & what we need**

- PROTECT BACKYARDS AND ESTABLISHED TREES
- UTILISE EXISTING INFRASTRUCTURE
- KEEP THE STREET AND CARS TOGETHER
- INCREASE DENSITY / INCREASE COMMUNITY
- ADD LANDSCAPE VALUE TO OUR STREETS
- INCREASE HOUSING VARIETY
- INCLUDE OPTIONS THAT MIGHT SUIT PUBLIC HOUSING
- NEW FUNDING OPTIONS
- ALLOW HOUSING OWNERS TO IMPROVE ON AND REALISE INCREASED PROPERTY VALUES
- PUT EYES BACK ON THE STREET
- ACTIVATE THE STREET AS IF IT WERE OUR MOST IMPORTANT, EVERYDAY PUBLIC SPACE

### 3.0 Applied Strategies (small scale)

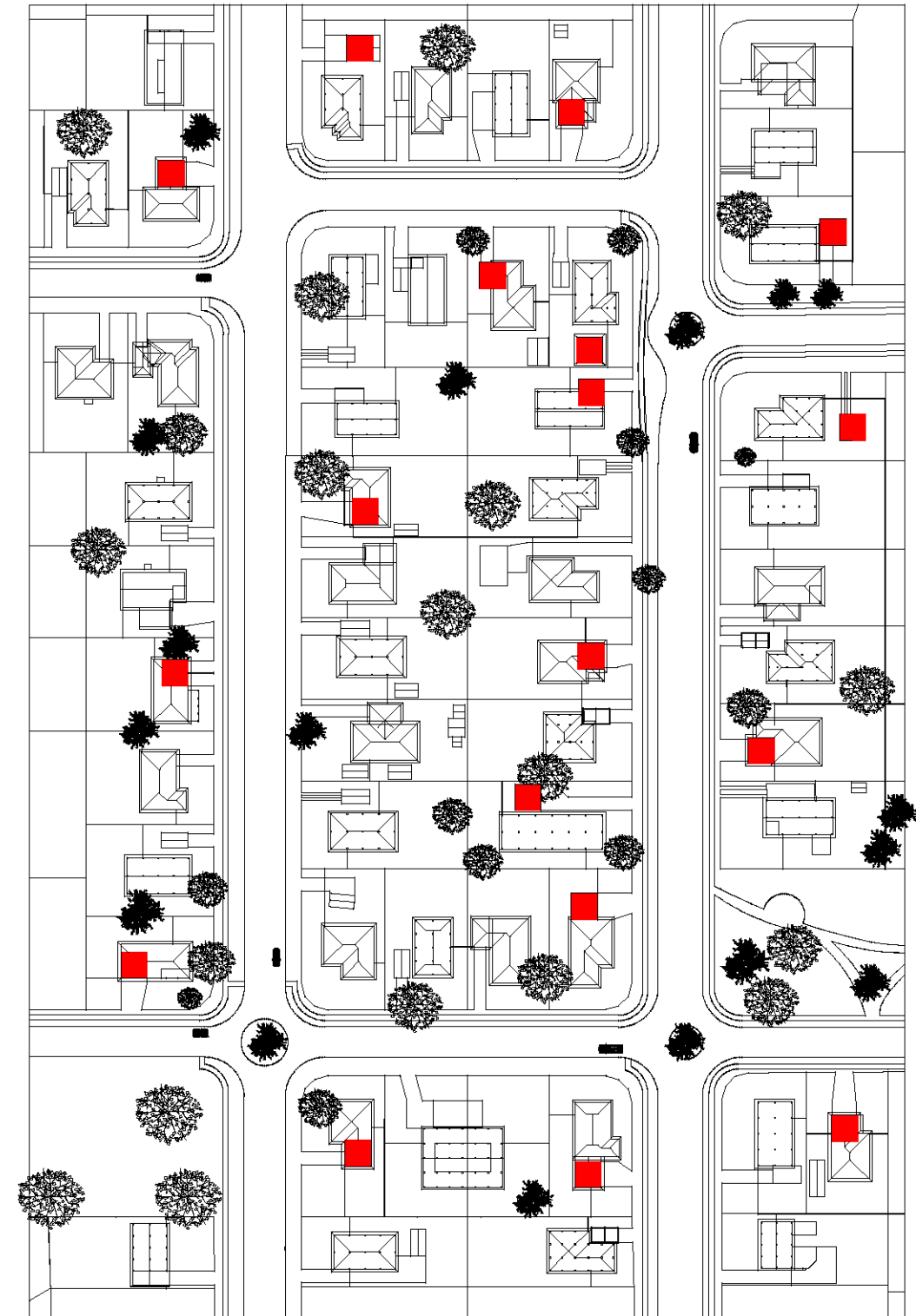
PROTECT BACKYARDS  
AND ESTABLISHED TREES



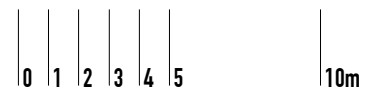
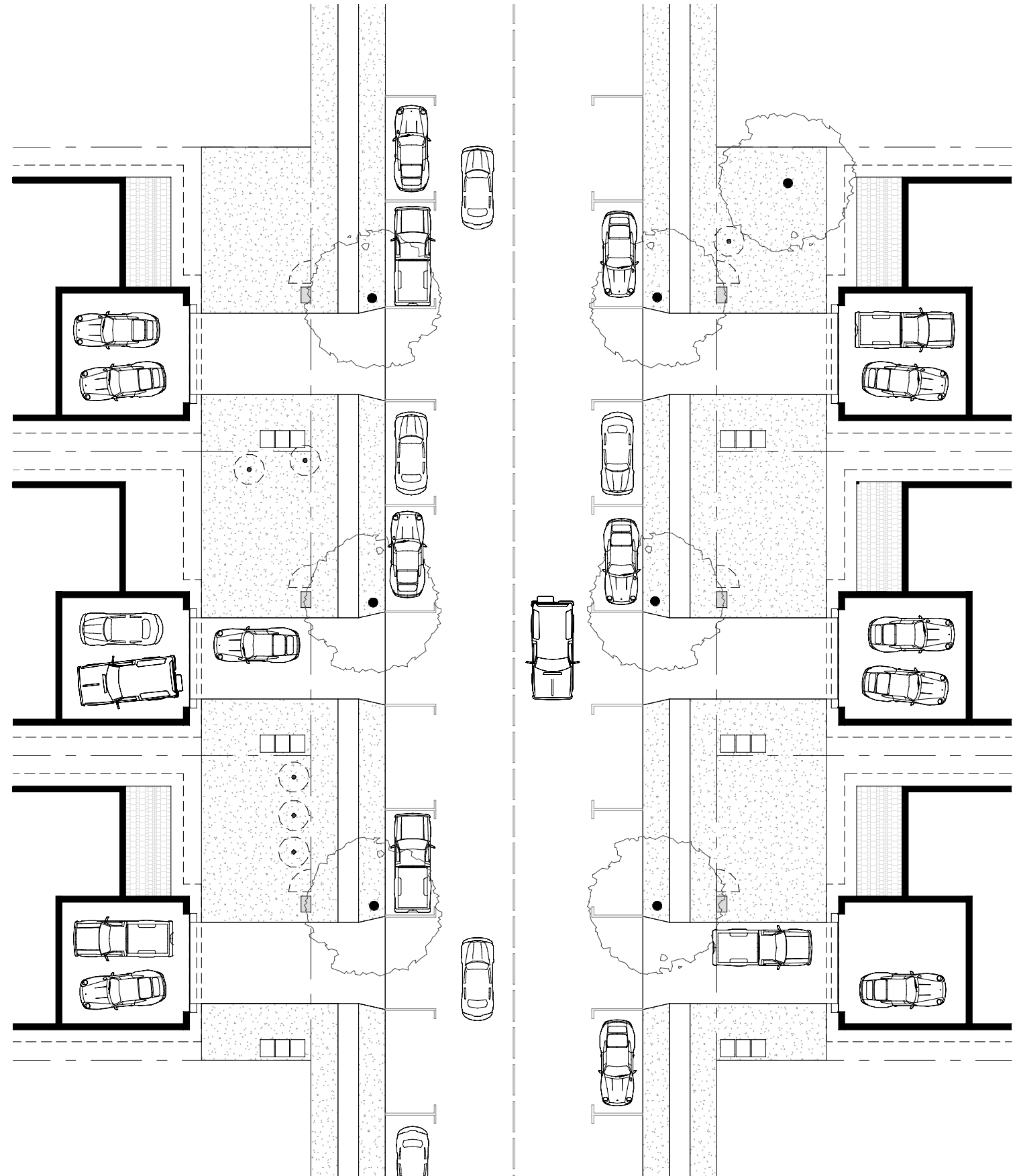


UTILISE EXISTING  
INFRASTRUCTURE

IMAGINE  
LOW SCALE/LOW  
IMPACT OPTIONS  
UTILISING GARAGES  
& CARPORTS FOR  
DWELLINGS &  
COMMUNITY USE.



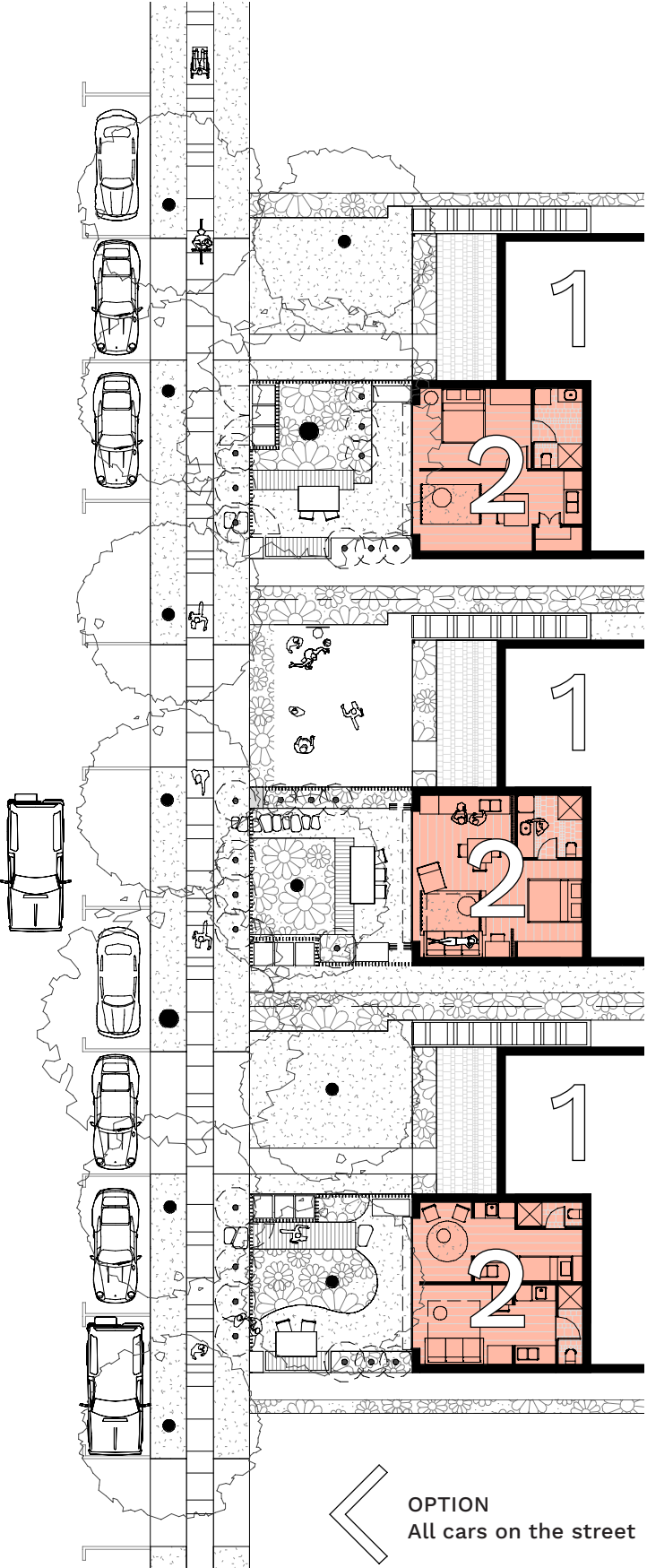
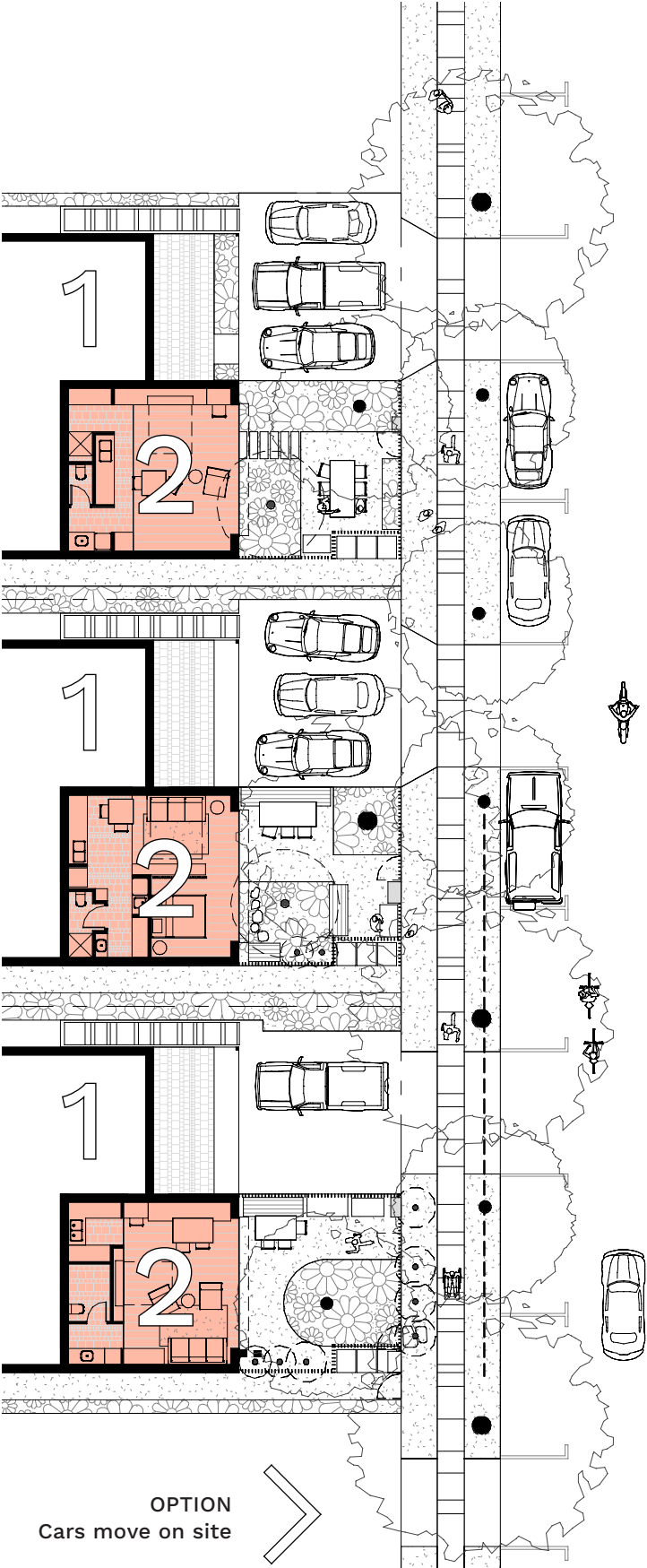
KEEP THE STREET AND  
CARS TOGETHER



TYPICAL (EXISTING) SUBURBAN STREET



INCREASE DENSITY  
/  
INCREASE COMMUNITY



0 1 2 3 4 5 10m

TYPICAL (POTENTIAL) SUBURBAN STREET

## ADD LANDSCAPE VALUE TO OUR STREETS

FOR EXAMPLE, WORKING WITH  
INDIGENOUS IDEAS OF LANDSCAPE  
AND/OR VERGE GARDENS etc.

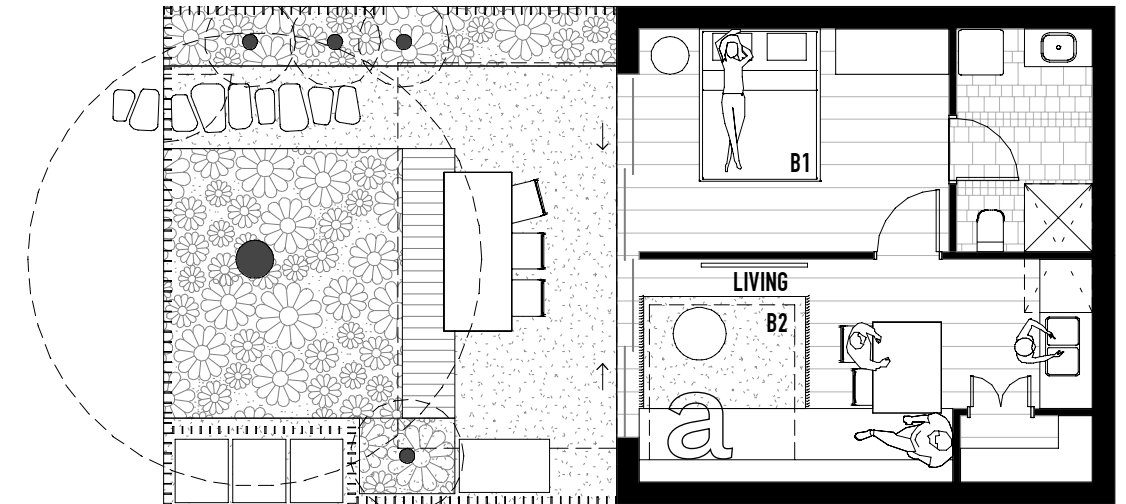


TYPICAL (POTENTIAL) SUBURBAN STREET

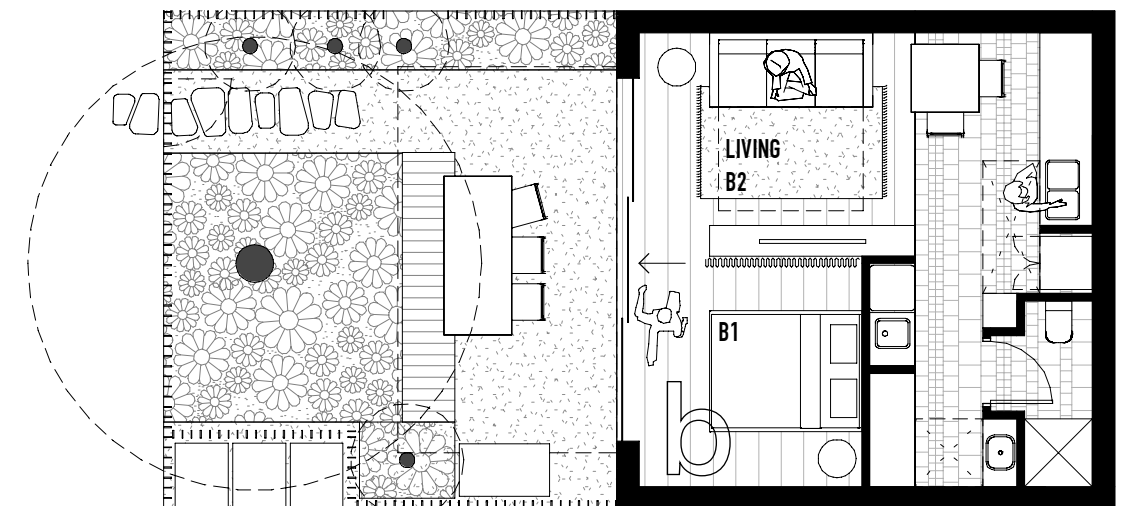


## INCREASE HOUSING VARIETY

(CARERS/AGING FAMILY MEMBERS/  
ADULT CHILDREN/OTHERS?)



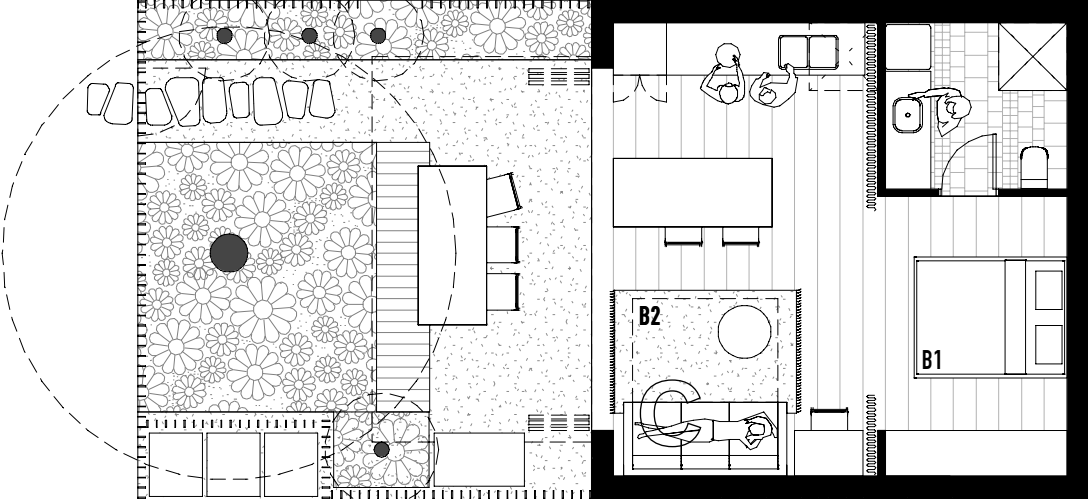
1 BED HOME option a



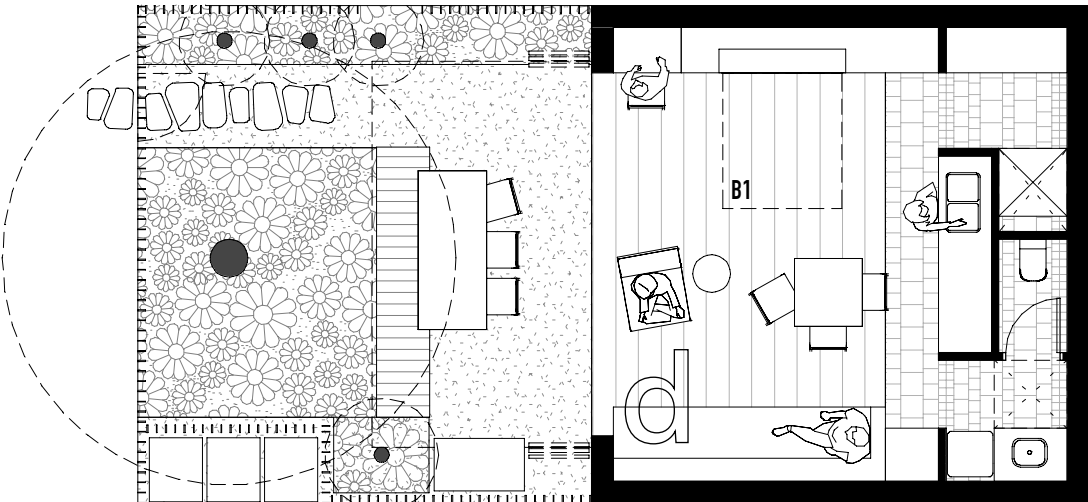
1 BED HOME option b



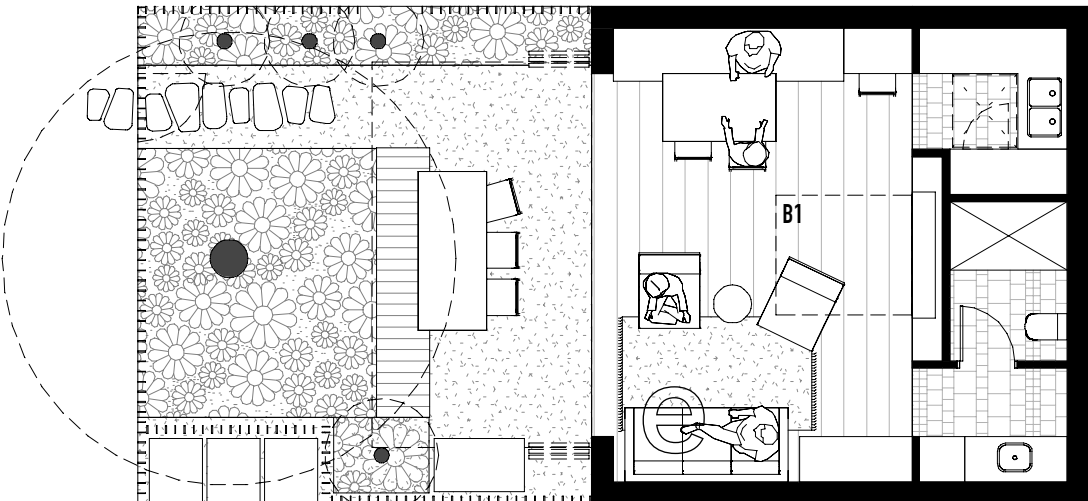
INCLUDE OPTIONS  
THAT MIGHT SUIT  
PUBLIC HOUSING  
  
(CONSIDER ACCESSIBILITY,  
PROXIMITY  
TO PUBLIC TRANSPORT AND ACCESS  
TO COMMUNITY FACILITIES)



1 BED HOME option c (including accessible amenities)



1 BED HOME option d

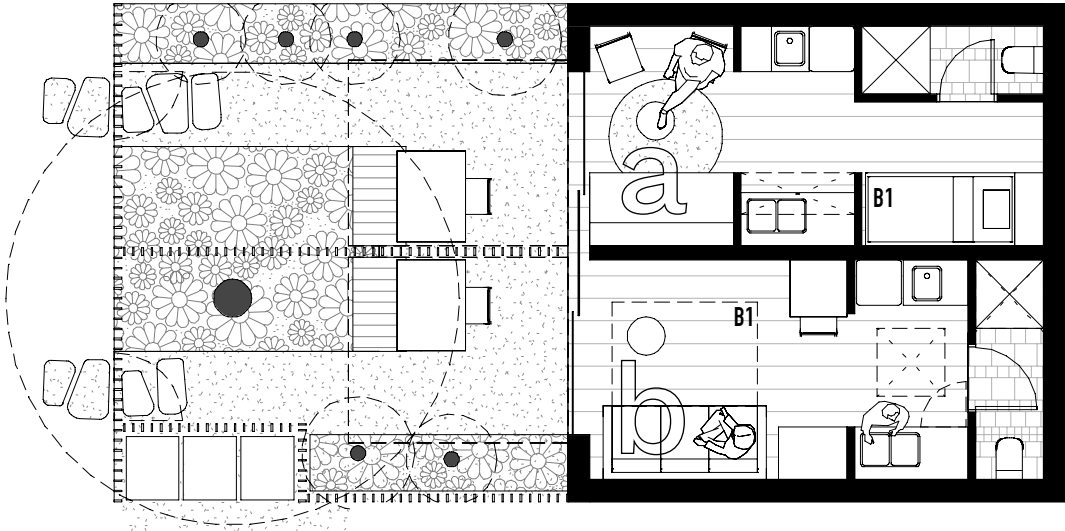


1 BED HOME option e





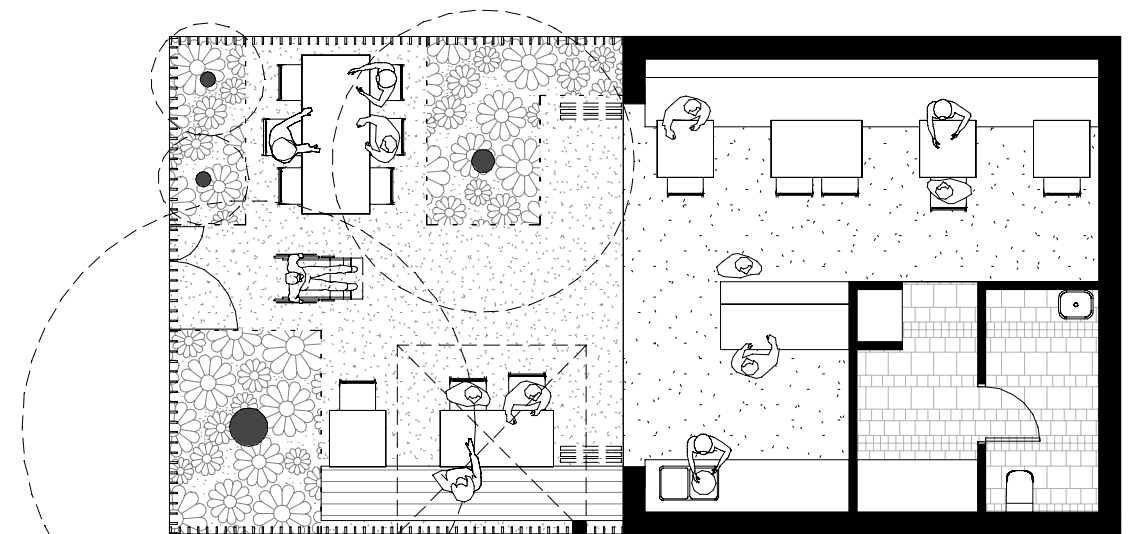
ALLOW FOR NEW  
FUNDING OPTIONS



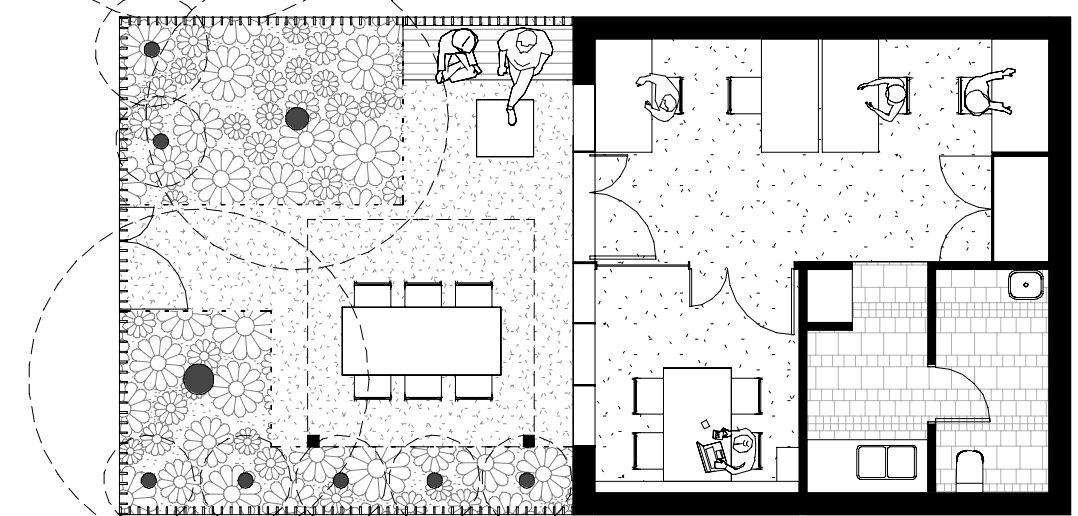
2 BED SITS option a + b



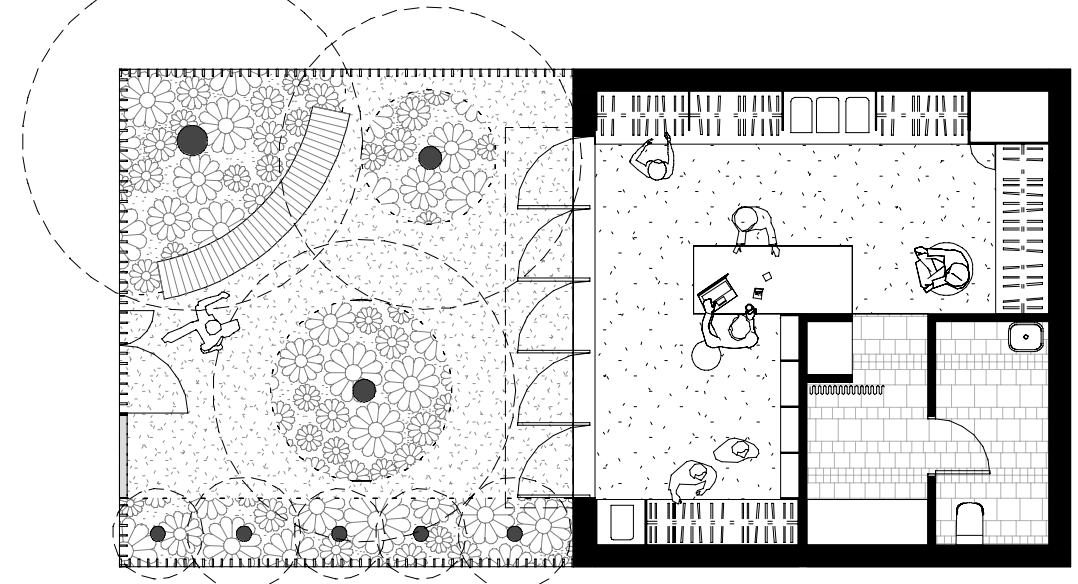
ALLOW HOUSING  
OWNERS TO IMPROVE  
ON AND REALISE  
INCREASED PROPERTY  
VALUES



**MIXED USE food**



**MIXED USE office**



**MIXED USE retail**

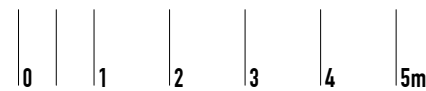
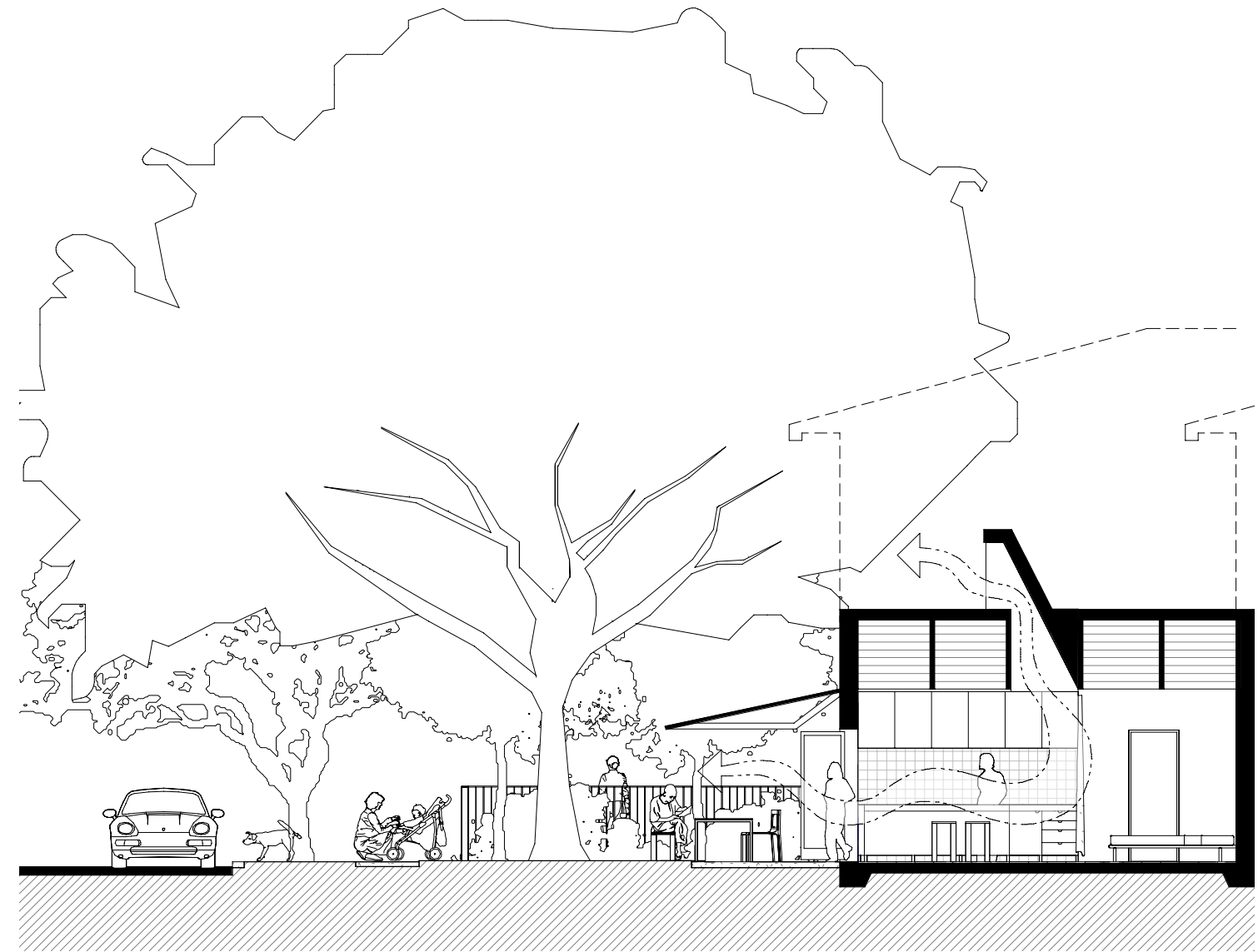




## PUT EYES BACK ON THE STREET

NOTE: THESE IDEAS ALLOW FOR  
POPULATION GROWTH WITHOUT  
BUILDING EITHER IN BACKYARDS OR  
CLOSER TO THE STREET ALIGNMENT  
(I.E. NO ADDITIONAL SITE AREA IS  
REQUIRED).

NOTE: OTHER OPTIONS WHICH EMPLOY THIS  
CONCEPT MIGHT ALSO BE CONSIDERED  
E.G. FLATS ABOVE GARAGES OR TWO STOREY  
APARTMENT OPTIONS MAY BE VIABLE IN  
SELECTED LOCATIONS.



ACTIVATE THE STREET  
AS IF IT WERE OUR MOST  
IMPORTANT, EVERYDAY  
PUBLIC SPACE







West End Street Library. Architect Jonathon Goh.  
Image © Christopher Frederick Jones.

### 3.1 Micro Projects

Activating the street is a concept that can be expanded upon. As the community grows and the demand for services expands, the opportunity for micro businesses and micro projects, such as street libraries, might also be considered.

Micro projects present an opportunity, at the smallest scale, to interface (and sometimes \*blur the line) between the public and private realm. There is room for all these options in the suburbs.

\*When we blur the line between the public realm – the street – and the private realm, what we are doing is activating both. This is the moment where architecture and urban design enable ‘community’ to occur.

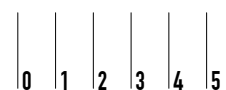
## 4.0 Applied Strategies (existing housing stock)

CAN WE USE THESE  
SAME STRATEGIES  
TO ADAPT TYPICAL  
EXISTING SUBURBAN  
HOUSING STOCK?

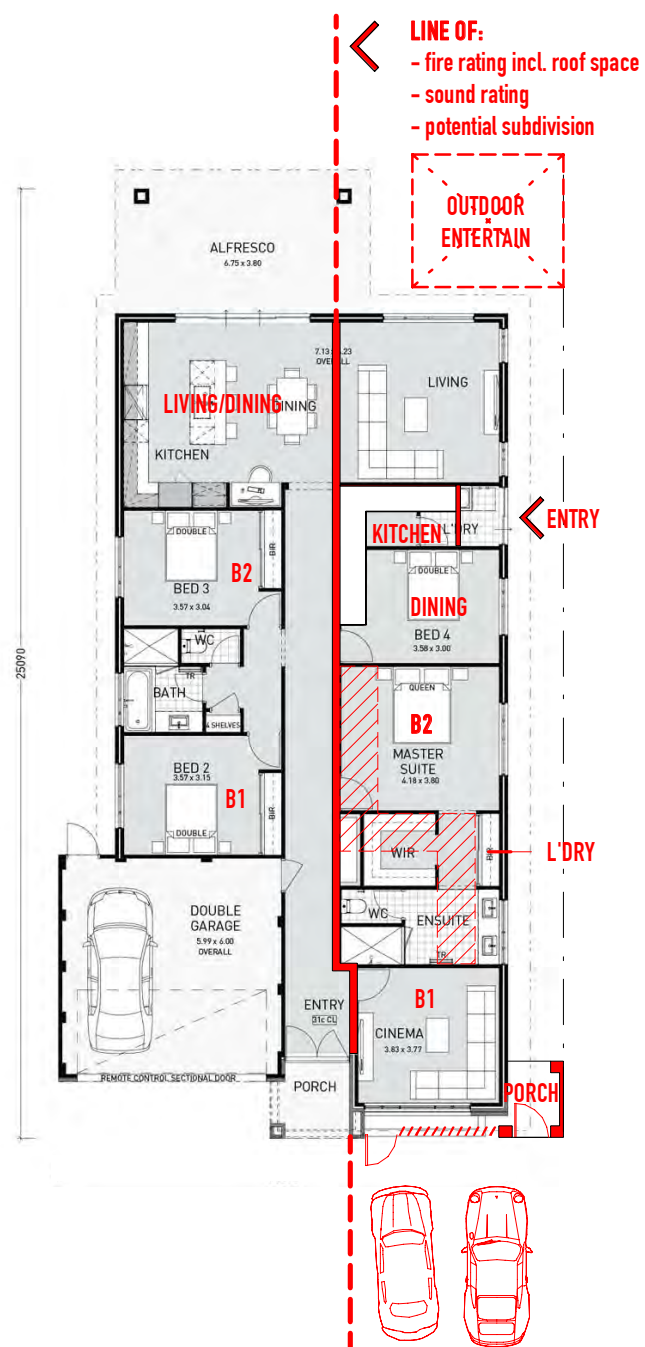
IF THIS WERE POSSIBLE, IT  
WOULD CONTINUE TO ADD  
VARIETY AND PROVIDE MORE  
HOUSING OPTIONS.



NOTE: minimum fire rated/sound rated separating wall and in ceiling smoke detection. (Performance Approval required)



- 1 1/2 BED DUPLEX UNIT      2 2 BED DUPLEX UNIT (CARS IN FRONT)



POTENTIAL ADAPTATION OF 1 STOREY HOUSE INTO ATTACHED HOUSING

- 1 3 BED DUPLEX UNIT      2 2 BED DUPLEX UNIT



POTENTIAL ADAPTATION OF 2 STOREY HOUSE INTO ATTACHED HOUSING

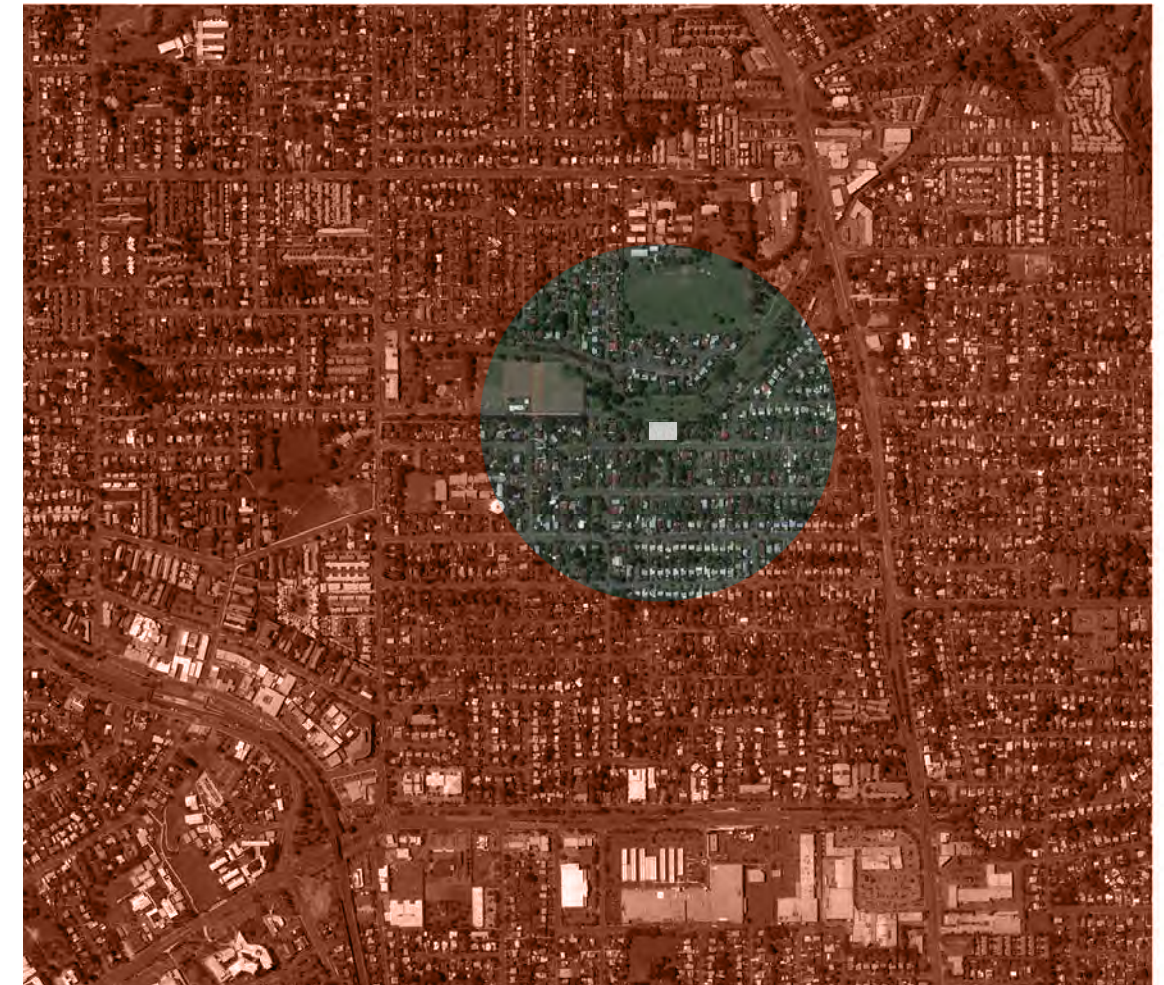
## 5.0 Applied Strategies (medium density)

ARE THESE SAME  
STRATEGIES ADAPTABLE  
TO OTHER SCALES AND  
GREATER DENSITIES?

THE FOLLOWING PROPOSITION  
WAS DEVELOPED TO TEST THESE  
IDEAS AT SCALE ON A REAL SITE  
LOCATED CLOSE TO TRANSPORT  
OPTIONS AND LOCAL COMMUNITY  
FACILITIES.



WHEN YOU HAVE BEEN  
DOING SOMETHING FOR A  
LONG TIME,  
IF YOU WANT TO DO  
THINGS BETTER, YOU HAVE  
TO THINK ABOUT  
DOING THEM DIFFERENTLY



Research Proposition  
Presentation February 2019

16-22 Wagawn Street, Woodridge

## THE DEVELOPMENT EQUATION

**MORE DENSITY** **MUST** **EQUAL** **MORE AMENITY**

### PROJECT PRINCIPLES

- DWELLINGS WITH VIEWS TO THE STREET AND VIEWS TO PRIVATE LANDSCAPE
- SUPERVISION/COMMUNITY ENGAGEMENT/SAFETY FOR THE STREET
- FINDING THE BALANCE BETWEEN THE PEDESTRIAN AND THE CAR
- NATURAL VENTILATION (addressing QLD Government climate policy issues)
- RETAIN MATURE LANDSCAPE IN REAR YARDS (addressing QLD Government climate policy issues)
- SUN TO REAR YARDS / SUN TO STREET



# Infill Density in Logan City

With increasing residential demand there are three general options for SEQ housing growth:

1. High density inner-city apartment development (conflicts in established suburbs)
2. Low density outer-fringe housing development (poor sustainability of urban sprawl)
3. Medium density in mid-range suburbs with townhouse and small apartment blocks.

This project explores the potential of mid-range suburbs to provide walkable, liveable and sustainable residential increases through modest increases in allowable densities and through innovation in building forms.

## Logan's post-war suburbs offer great potential to demonstrate medium density infill:

- Largish lots (600m2) and modest houses allow affordable redevelopment
- Few heritage or character constraints on demolition and rebuilding
- Established suburbs have good amenity, facilities, services and transport
- Good residential layout with grid of east-west streets and neighbourhood parks
- Established street and backyard trees provide shade and climate resilience
- HPW is ideally positioned to undertake innovative demonstration projects:
- Major landholder with significant stake in community success
- Long experience of working with the local community

- Greater housing mix allows tenants to downsize within their own suburb
- Owns neighbouring properties to redevelopment sites, easing risk of objection
- Government agency offers some freedom outside planning constraints
- Good partnership with Logan City allows testing and monitoring of innovations

## The proposed Wagawn St site has very good potential for increased densities

- Well located site with good access to amenities and transport, high WalkScore
- Overlooks linear park and cycleway with links to playing fields, adventure sports
- Linear park has long-term potential for future creek reconstruction, landscaping
- Increased residential density and height would improve surveillance of linear park
- Street offers ideal solar orientation: open to north; protected to east, west
- Orientation reduces overshadowing ensuring winter sun to neighbours
- Lots 16-22 also offer amenity and southern outlook to Wagawn Park

## Proposed site development strategies for 16-22 Wagawn Street:

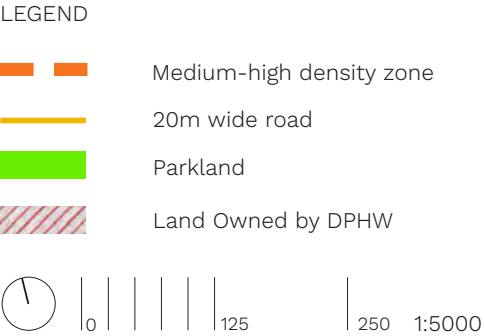
- Make the street a valued, safe, active public space (treat the street and the people in it as if you care about them)
- Retain existing mature trees on site
- Ideally restrict building envelope between front and rear setbacks of neighbours
- Provide suitable side setbacks in relation to heights
- Provide recreation space in northern garden, elevated above the adjacent park

# Future Dense Development Mapping



Note:

Based on a suitably wide road type. (traffic volume and amenity/light/landscape potential to the street), proximity to schools, proximity to public transport, proximity to shops and proximity to parkland, the area designated on this diagram could be considered for densities from 100 dwellings per hectare. Higher for sites which face the parkland/overland flow path to the north (i.e. 3-4 storey walkup everywhere in this zone and up to 6-7 storeys against the park). The remainder of DPHW land outside the sites shown could be considered for sale to the private market.





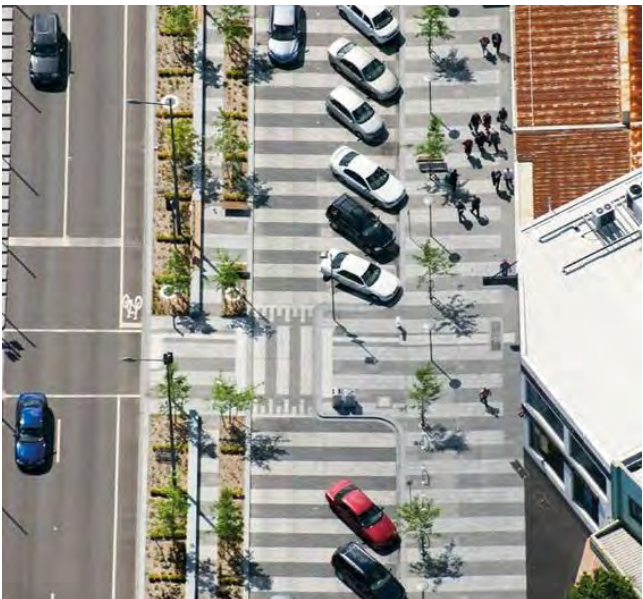
Street parking exemplars / shared environments / safety / amenity



Driveway(s) and pedestrians overlap on the property boundary



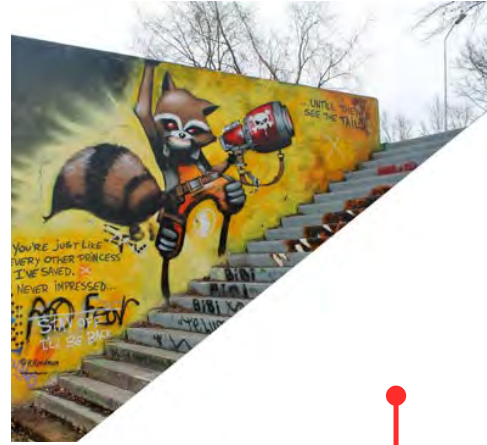
Pedestrians walk + cars separated: cars / road connected



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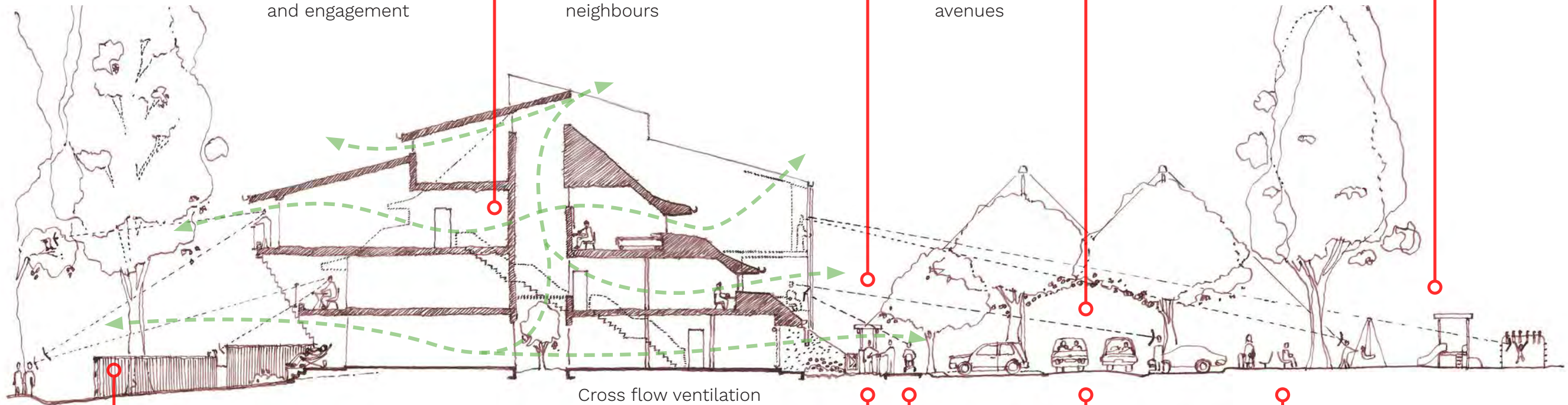


Community consultation and engagement

Identity and variation between neighbours

Tree lined avenues

Street furniture



Cross flow ventilation



Engagement between resident and the street

Identity for residents

Street lighting alternatives

Bright graphics

Street furniture

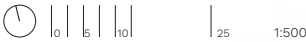
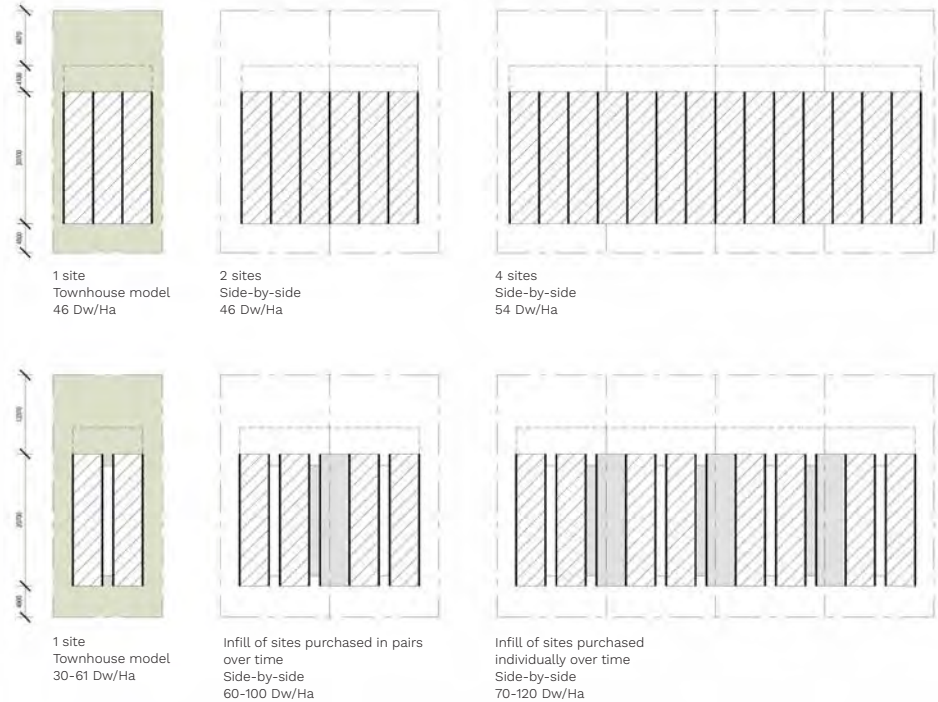
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Site planning strategies

**Notes:**  
Single dwelling on a single site  
= 1 dwelling / 650m<sup>2</sup>  
= 15.4 dwellings per hectare  
**Scale (proposed development)**  
- suggest development never exceeds 4 connected sites as 1 set of connected buildings



Proposal 16-22 Wagawn St.

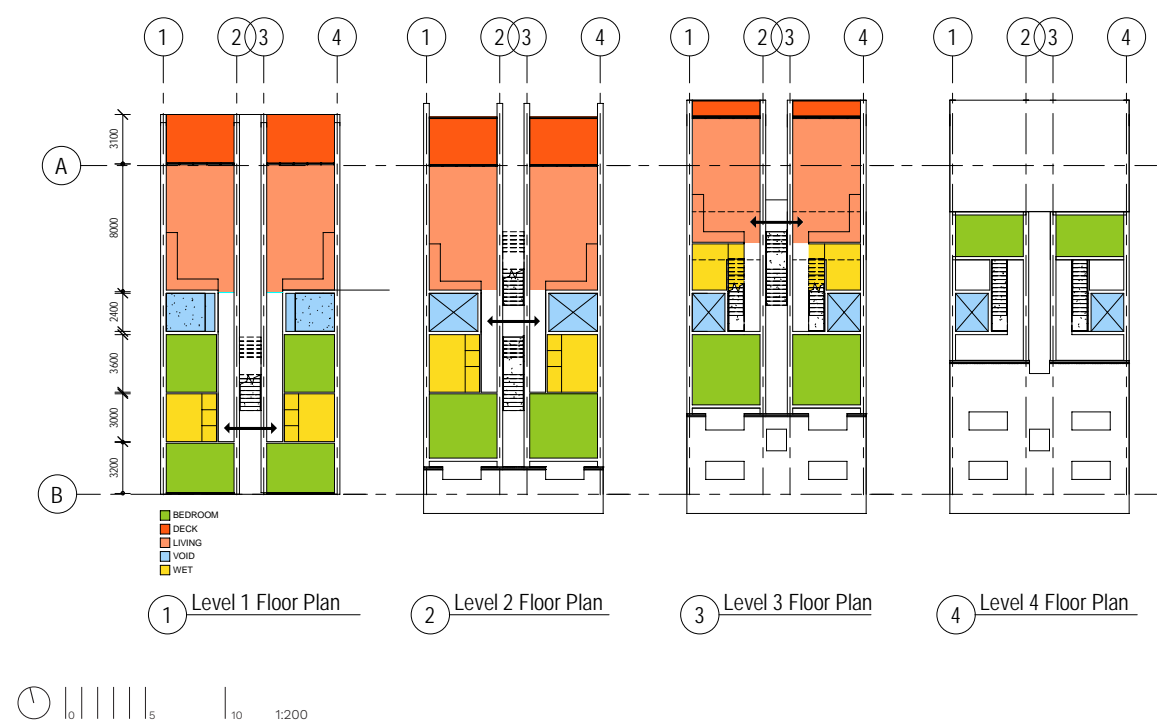


Car parking on street (44 cars) Density = 108 Dwellings per hectare  
m3architecture + Peter Skinner Density and Diversity Done Well 2019



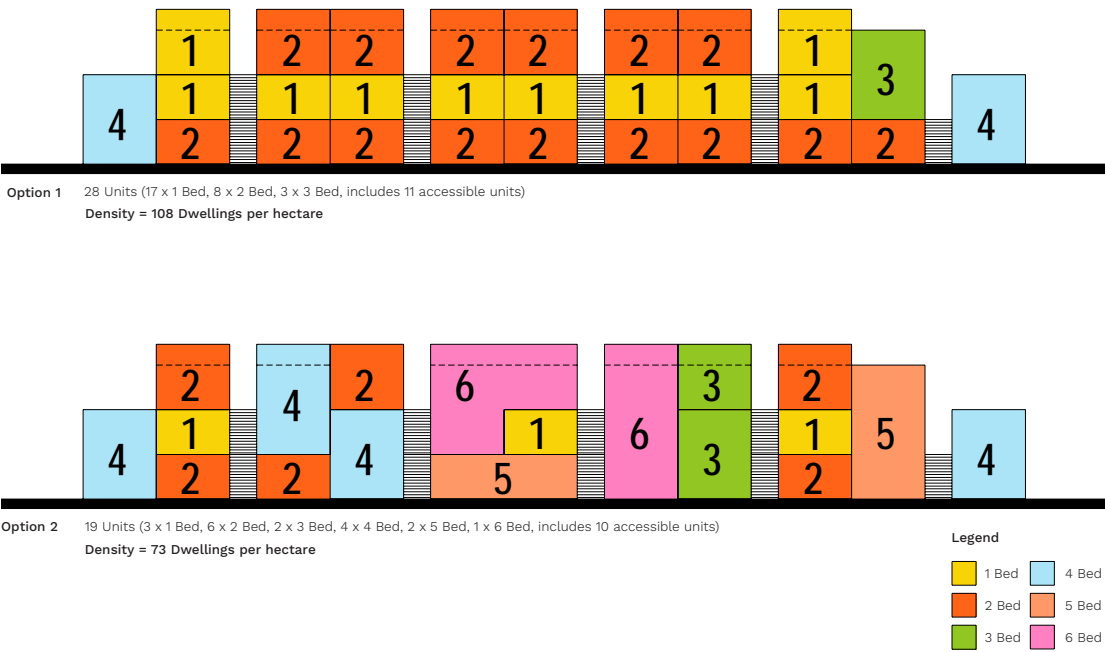


Unit model planning



Matrix planning

Mix (flexibility/adaptability) - social housing/affordable housing/community housing/potential local commerce





Existing Wagawn St. Woodridge



Proposed Wagawn St. Woodridge





Proposed Wagawn St. Woodridge  
Looking from Wagawn Park

To house 30% of the projected 2041 population for Greater Brisbane, we would need approximately 1,600 suburban blocks using this model. This is in contrast to approximately 8,000 new suburban blocks with detached dwellings (a suburban block is calculated here at 20 lots on 13,000m<sup>2</sup>).

## 6.0 A Blueprint to Facilitate Change

### 6.1 Current planning legislation

Current planning legislation suggests the smallest scale proposition would be classified as a Granny Flat and not require planning approval, provided the tenants meet the requirements of a ‘household’. The dwelling could also be classified as rooming accommodation. We suggest that flexible planning and building legislation needs to be considered to support some outcomes (including “as of right” developments).

#### A household

A household can be:

- One person maintaining a household, or
- Two or more people related by blood, marriage or adoption, or
- Up to five children under the age of 18 that are not related and one or two adults who have care of them, or
- No more than five people that are not related.

#### Granny Flats

A granny flat, referred to in the City Plan as a secondary dwelling, can be a maximum of 80 square metres in size. If the granny flat is for a member of your household, you do not need to apply for Council approval as long as you meet the accepted development, subject to requirements criteria in the Dwelling house code or Dwelling house (small lot) code.

You will need to lodge a development application if:

- the granny flat is bigger than 80 square metres in size, or
- it is more than 20 metres from the main house, or
- you are renting it to someone who does not form part of your household.

#### Rooming accommodation

If there is more than one household living in the same house, it may classify as rooming accommodation. Student and boarding houses are common examples of rooming accommodation.

#### Multiple dwellings

The City Plan defines a multiple dwelling as use of a premises where it contains three or more dwellings. Proposals for multiple dwellings require a planning application.

For the purposes of City Plan, a multiple dwelling is not:

- rooming accommodation
- dual occupancy
- duplex
- granny flat
- residential care facility
- retirement facility.

#### Parking requirements

You must provide one car parking space on your site for a granny flat and one car parking space for the main dwelling house.



## 6.2 Technical upgrades/building codes

In order to deliver this proposition, a number of technical criteria will need to be met. The long term success of any housing initiative which will successfully contribute to addressing the impending housing shortage is very much connected to streamlining approvals processes.

In this case the criteria will include:

- Planning Approvals\*
- National Construction Code Criteria based on dwelling type/use classification including\*\*
- Section C - Fire Resistance (including potential fire ratings and/or compartmentalisation)
- Section D - Access and Egress (including access for people with disability for certain dwelling types)
- Section E - Services and Equipment (including where required, lighting and ventilation, smoke detection, exit signage, sound transmission etc)
- Section J - Energy Efficiency

(In addition to minimum requirements, consideration might be given to additional measures e.g. a minimum requirement for solar).

\*Approvals will be dependant on the classification of use and the local planning regulations.

E.g. If the development is for related people and there are less than 5 adults living on site then no special planning approval may be required.

Miscellaneous approvals (e.g. Hydraulic/plumbing approvals) and statutory fees (e.g. infrastructure charges) may still apply.

\*\*In the first instance a performance based approval for separate uses such as class 2 (separate dwelling) and/or class 5 (office) or class 6 (shop) would be sought.

This would include the use of an integrated fire detection and alarm system for both sets of uses including detection and alarm in ceiling spaces.

## 7.0 Financial Models (an opportunity)

An approach which allows the individual land owner/ householder/investor to improve their own property and realise additional value taps into:

- The mass scale represented by individual landowners\*
- The mass scale of small contractors and suppliers\*
- Reduced costs based on utilising existing infrastructure and existing building envelope
- The ability to tap into existing home equity
- The capacity to offset capital costs against alternative financial models and/or third party agreements (e.g. Dept of Housing or Housing Company fixed rental agreements prior to development OR State Development investment grants OR agreed rental arrangements for family members/carers etc.)
- Subdivision or alternative title arrangements (long-term) supporting new ownership models
- Encourages investment in the street (public realm)

\* i.e. large numbers of small self-funded projects as opposed to smaller numbers of large projects with bridging loans, complex financial arrangements, higher risk and large profit margins, all of which actually increase the costs of housing.



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WE CAN ALWAYS FIND  
REASONS NOT TO DO  
SOMETHING... BUT WHEN  
THE ISSUE IS IMPORTANT  
ENOUGH THERE ONLY  
NEEDS TO BE ONE GOOD  
REASON TO EFFECT

**C H A N G E**