



**An Assessment of Housing issues relating to
Riverside at Tea Gardens**

For: Crighton Properties

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Duo Consulting Pty Ltd

ABN 43 122 246 762

ACN 122 246 762

Hunter

PO Box 741

Newcastle NSW 2300

0422 00 22 44

matt@duoconsulting.com.au

Illawarra

PO Box A279

Shellharbour NSW 2529

0411 291 460

crispin@duoconsulting.com.au

Online

www.duoconsulting.com.au

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1. Introduction and Background

This paper examines issues relating to housing choice, density and demand and supply in Tea Gardens in order to inform a discussion of lot size and housing options for Crighton Properties' Riverside development. It also examines how the development will comply with the Tea Gardens / Hawks Nest Housing Strategy (detailed in Section 4) including examination of issues relating to the affordability of housing.

Riverside was formerly known as Myall Quays and the development has substantially commenced with 261 lots either on the market or sold with a substantial number of dwellings established. In all 300 standard residential lots have been approved, a further 20 duplex or small lots have approval (18 more are currently with Council), and 37 medium density dwellings have approval with 7 with Council for approval.

The Draft Concept Plan (Appendix 5) proposes the following uses:

- 920 lots comprising:
 - 683 at 450sqm or greater
 - 44 lots that are less than 450sqm
 - 128 medium density dwellings
 - A tourism precinct comprising 50 lodge houses and 15 townhouses
- A 800sqm expansion of the Myall Quays Shopping Village (seperate approval)
- Up to 15,000 sqm of additional retail / commercial floor space (seperate application)
- Proposed 'home business precincts', included in the dwelling totals above.
- A series of community facilities in neighbourhood centres throughout the site that will serve neighbourhood functions. The exact form of these remains to be determined.

The new facilities, parks and landscaping will be managed under a community title arrangement. Only the roads will be dedicated to and managed by Great Lakes Council.

This report demonstrates that the Draft Concept Plan not only complies with all the principles espoused by the Hawks Nest / Tea Gardens Housing Strategy but the community process through which the Concept Plan was developed was critical in illustrating the benefits of these principles to the community and facilitating their acceptance of these principles.

2. Community Design and Density

2.1 Community Views

Between 1 and 3 February 2006 Crighton Properties held a planning design forum for the Myall River Downs and Riverside at Tea Gardens (formerly Myall Quays) sites. This forum provided an opportunity, through facilitated sessions, for the community and various government agencies to detail their views on the future development of the Tea Gardens area.

The community (as represented at the forum) was deeply concerned that dense development, as proposed by the Draft Tea Gardens / Hawks Nest Housing Strategy (up to 40dwph), would detract from the traditional character of the town. Numerous examples of how this had occurred in the past were cited.

The community defined the traditional character of Tea Gardens in a number of ways. Images in Figure 1 below and in Appendix 2 summarise their views.

Figure 1 – Images of traditional character.



Many of the points made about what is valued in terms of the architecture and character of the Tea Gardens community are also instructive in terms of how to design a community for the future that both protects and nurtures these values. Strong emphasis was placed on traditional neighbourhood design with walkable neighbourhoods, connectivity between areas and integration with the surrounding natural environment. Many comments related more to streetscape and to neighbourhood layout than to building design. These values have informed the development of the Riverside Concept Plan.

Strong support was demonstrated by the community for the concept of mixed density neighbourhoods. This was in direct contrast to the idea of the establishment of specific areas of lower and higher density which had been advocated in the Tea Gardens / Hawks Nest Draft Housing Strategy.

There was also support for the premise of allowing higher densities in areas of greater amenity and lower densities where little or no amenity existed. However, amenity was defined to be far more complex than mere access to a town centre. Amenities were discussed to include commercial services, open space, playing fields, pocket parks, bush outlooks, cycleways and even areas of pleasant views, such as pond or wetland frontage.

The community were shown and liked the existing duplexes on Leeward Circuit as an example of smaller lot housing. The details of these buildings are shown in Appendix 4. Indicative sketches in Appendix 3 show some modern house designs in keeping with the traditional character of the town.

In summary five key points arose from the design forum which may provide guidance on the provision of future housing in Tea Gardens.

1. The community is very attached to the low rise, coastal seaside village character of Tea Gardens and wishes to see it preserved.
2. The community does not wish to see any more 2b zoned land.
3. If higher densities are to be created it is preferable to be delivered through a mixture of house types throughout a neighbourhood and not concentrated in any specific location.
4. Attractive walkable streets linking areas of amenity are a priority.
5. Densities of up to 13 dwellings per ha would be appropriate on greenfield sites in the area if properly master planned and managed.

2.2 Design Principles and Density

In response to the views of the community, Riverside has been designed on principles adopted in the Tea Gardens Hawks Nest Housing Strategy and which were also adopted by seminal projects including Ellenbrook in the Swan Valley (AUS), Seaside in Florida (US) and Poundbury in Dorset (UK). All of these projects have become symbols of community building within their respective countries.

For new communities, neighbourhood density must be locally calibrated to establish a character that is appropriate to the wider context and is market responsive. The draft Housing Strategy proposes a net density (including internal roads and parks) of 13 dwellings per ha for both Myall River Downs and Riverside (Myall Quays). These targets have evolved in conjunction with the design and planning process for Riverside and are suited to both the character and desired community outcome of the development as well as the wishes and concerns of the local community.

Within the existing settlement, there is an existing gradation of density from the most urban adjoining the waterways and beaches of Hawks Nest and Tea Gardens to the most rural towards Monkey Jacket. This gradation has naturally occurred as the amenity of Jimmy's Beach, Bennett's Beach and Myall River has prompted selective infill development able to capitalize upon the adjacency of these natural features.

Inland from these amenities, however, a market that is driven predominately by the retiree lifestyle sector has been slow to absorb denser building types, such as apartments. Whilst many reasons exist, the simple fact that most elderly do not like stairs and that it is cheaper to construct a small single storey cottage than a lifted apartment cannot be ignored. The task has been to establish a framework that permits self-sufficiency when a driver's license is lost. In other words, a mixed use pedestrian friendly neighbourhood.

The aim is to create an authentic character that genuinely reflects the lifestyle choice desired by its inhabitants. As part of the "sea-change", the retiree lifestyle sector is moving to the north

coast to retire to a coastal suburb. As the master plan prepared during the Riverside Design Forum demonstrates, a “suburb” configured according to the principles of the neighbourhood design is markedly different to a conventional “suburban estate”. Such a suburb meets the aspirations of retirees whilst also providing a high quality living environment for younger age groups.

The principles of the draft Housing Strategy form the fundamental framework for future growth to occur in a sustainable manner. Following this framework, the master plan for Riverside and Myall River Downs prepared at the recent Design Forum demonstrates the practical application of these principles which has both the support of the developer and community alike.

Accordingly, density targets for Myall River Downs and Riverside allow for minimum net density of 13 dw/ha across both sites. Appendix 6 illustrates how this density target is to be achieved at Riverside.

3. Housing Affordability

Affordable housing is not provided as an end in itself but so that members of the community, especially existing residents and those providing essential services to the community, can afford to reside locally and can do so without unduly compromising their lifestyle or suffering stress from meeting high housing costs. There are a number of elements to the community and housing market that together form a picture of affordability. These include: the market for the purchase of housing, the rental market and overall lifestyle affordability. All are important components of the affordability of housing in the community. These are examined here along with recommended measures to enhance affordability in the community.

3.1 Home Ownership

Three bedroom houses in Tea Gardens are available from around \$300,000 with some smaller dwellings available for lower amounts. This price is affordable set next to Sydney prices and is broadly comparable to prices found in other coastal centres.

Because the vast majority of people moving to the area are retirees who tend to have relatively low incomes, but who are able to finance their homes from capital they have accumulated, a standard analysis of affordability carried out by comparing incomes with average mortgage payments has limited validity in Tea Gardens. For retirees seeking to move to the area it is safe to assume that they will only do so if they can afford to. There is no strong social imperative to encourage lower income retirees to relocate to Tea Gardens.

For essential workers and younger people the situation is different. It is important to the health and vitality of any community that young families can afford to establish and remain in the area. The need to encourage younger people to remain in the community was emphasised many times in the Riverside Planning Design Forum.

The Westpac mortgage calculator shows that at the \$55,000 income level (an income level analogous to a number of key professions such as policemen and teachers) a single income household with no children can borrow \$300,000 (enough to enter the housing market in Tea Gardens). A single income family with children can borrow up to \$230,000 and as a consequence this purchaser would find difficulty in purchasing a house anywhere in coastal New South Wales. A dual income family on the other hand with a combined income of \$55,000, can borrow \$287,000 – enough to purchase entry level housing in the Tea Gardens/Hawks Nest area.

As a consequence, for many of the critical professions necessary to service the Tea Gardens area, housing is within reach, though some financial pressure may be experienced in the early years of a mortgage. For lower income groups the purchase of housing may be beyond their reach. However, it is the norm in almost all communities to have people unable to afford a home when they first enter the workforce, typically these people access housing through the rental market.

3.2 The Rental Market

The rental market in the Tea Gardens / Hawks Nest area is very competitive and cheap by almost any other comparison. Many people who cannot afford to purchase a house enjoy high quality accommodation by renting. Local Real Estate Agent Rick Wraight advises that Tea Gardens Real Estate alone manages 154 permanent rental properties in Tea Gardens with an average rent of \$195 per week and with 34 homes renting for below \$155 per week.

Notwithstanding this, Crighton Properties have been exploring a number of options to trial innovative solutions to the provision of affordable rental accommodation. Modular housing with garage top units and dual key housing where areas of a dwelling can be rented out as self contained units, are both being considered in the design of the Concept Plans for the Riverside and Myall River Downs Estates.

3.3 Housing Stress

Housing stress is typically defined in terms of more than 30% of gross income being spent on housing. For a \$300,000 dwelling with a 20% deposit at an interest rate of 7.5% a household income of \$67,000 would be required to not be considered to be in housing stress.

Average rental properties in Tea Gardens are accessible without stress to any household with a combined income of \$34,000 per annum and there is significant rental stock available for those with even lower incomes.

This means that housing is available in Tea Gardens to most groups in society without them experiencing housing stress. Notwithstanding this, many people behave aspirationally and choose to place themselves in housing stress on a temporary basis to get into the purchase housing market.

There are a number of measures to ameliorate housing stress and not all relate to housing prices. Affordable lifestyles are part of the key rather than focusing solely on the housing itself. At Riverside dwellings will be in walking distance of shops and community facilities reducing car usage and possibly the need to own multiple vehicles. It is estimated that it costs in excess of \$10,000 in after tax dollars to run a car for a year. If residents of Riverside are able to cope with one less vehicle this has an immediate and substantial impact on the affordability of their lifestyle.

3.4 The potential to enhance affordability

To provide dwelling choice is a sensible measure and a good indicator of a healthy and vibrant community. However, unlike in major metropolitan areas where land values are the dominant feature of house prices, attempts to simply drive down block sizes will not achieve the same result in terms of reduced housing costs as it does in Sydney.

An inspection of the cost structure of providing dwellings at Riverside and at Myall River Downs in Tea Gardens (Appendix 1) reveals that, as block sizes reduce, the land costs become an increasingly small proportion of total cost and that below a certain size building costs keep rising to a level that more than cancels out any savings brought about by reduced land cost.

Thus, the impact of reducing land size on cost reduces with size until, at the smaller lot sizes and higher densities, the price of housing actually increases. This is because the build costs for higher density forms of housing are considerably higher than for mass market project homes. The most affordable form of housing in Myall River Downs is a project duplex on a 350 sqm block which costs the purchaser about \$330,000. At Myall River Downs this will also buy a project home on a 350 sqm block. For smaller blocks (300 sqm) the build cost increases meaning that the price of a home on a smaller lot actually rises - to between \$340,000 and \$450,000 per dwelling.

It is also worth noting that for a modest additional outlay larger homes can be purchased. For example at Myall River Downs a much larger home on a 650 sqm block will cost \$380,000.

This is not to say that there is not a market for higher density dwellings, they are an important component of the Tea Gardens Market but their take up rate is considerably lower than that of more traditional larger lots.

Medium density housing actually best serves a high end market niche rather than the affordable market in this area. The laws of supply and demand will not reduce prices if a glut of this stock is provided because prices are dictated by build and land costs. The impact will be that if there is not a sufficient margin or if there is a glut of the same product on the market, additional homes will be not built.

At Riverside six approaches will be used to encourage the provision of affordable housing:

1. The inclusion of at least 10% of dwellings on lots of less than 450 sqm to ensure that a variety of lots are provided. This will include duplex lots.
2. The encouragement of shared use dwellings incorporating home office facilities along with the dwelling. Working from home will be encouraged throughout the site but there will be a particular focus in the two home business precincts.

Many small business operatives earn low incomes periodically and especially during the start up period of a business. The combination of home and office facilities can serve to make housing affordable for these people. Running a business from home may lead to the need for one less car (approximately \$10k p.a.) it will certainly mean alternative office accommodation will not need to be rented and there are a number of tax advantages from having an office in the home which will, to a large extent, offset the home construction, lot purchase and community levy premiums.

A number of other affordable lifestyle opportunities arise from home based businesses including a reduced dependence on costly child care services and a reduced meal cost when at work.

3. The use of dual key dwellings to allow the creation of separate self contained dwellings within the dwelling envelope will be encouraged. Dual key dwellings are also known as modular housing or garden units, they are self contained dwellings that can be incorporated into a home or rented out separately.
4. The Riverside Concept Plan will ensure adequate supply of housing.
5. The rental market will be encouraged wherever possible through marketing initiatives carried out by the developer.
6. The design of the development will ensure that opportunities to enjoy an affordable lifestyle through use of non motorised transport modes, accessibility of services and facilities and energy and water efficiency in dwellings are maximised.

4. Performance against Housing Strategy principles

The Riverside Concept Plan has been designed to adhere to the principles of the Tea Gardens Hawks Nest Housing Strategy. A point by point summary of how Riverside meets the requirements and principles of the Housing Strategy follows:

Reinforce and consolidate existing commercial centres

“Council must develop strategies to promote and enhance the role of these commercial centres as well as securing the future of Myall Quays as the major commercial and retail centre.”

The Concept Plan includes an additional 15,000 square meters of commercial and retail floor space which will be predominantly located in the Myall Quays commercial and retail centre in a major extension of the current commercial precinct that responds to increased demand in the community with the growth in population. This expansion will reinforce the role of this area as the major commercial centre of Tea Gardens.

A number of medium density lots in the form of units, townhouses and adaptive housing (with potential to ultimately provide commercial areas on one level and shop top housing) are planned to be located in and in proximity of the centre. There will also be a home business precinct adjoining the commercial precinct. These measures will further reinforce the vibrancy and commercial activity in this centre.

Establish focal points for development

Riverside offers the major community focal point of the Commercial Centre but will also be divided into a series of precincts with their own unique focal points and facilities. There will be four club house facilities provided on the site as well as a range of sporting and lifestyle opportunities.

Open space areas (e.g. parks) and other community facilities can also act as focal points for residential development.

At Riverside, as well as the provision of community facilities as focal points for neighbourhoods, the lake, and the network of parks and cycleways will provide focal points such that all homes have ready access to recreational facilities.

Encourage higher density development around focal points

The Riverside Concept Plan includes higher density dwellings around the commercial centre and at some community focal points. However, density on the site is to be achieved through a mix of development rather than distinct medium density precincts. This reflects community wishes and the final Housing Strategy.

Protect natural features

Development at Riverside avoids steep land and is specifically and carefully designed to retain significant trees on the site. The site is bounded by SEPP 14 wetlands which are buffered from the site and drainage is managed through a network of swales and wet and dry detention basins to ensure that pre development flows are matched in quantity and quality and that the net impact of the development on water quality is positive.

Significant conservation corridors and buffers are provided. A previous proposal for a golf course on the site has been shelved to allow better wildlife movement corridors.

Promote scenic amenity

The development will use swales rather than kerb and gutter wherever possible to reflect the feeling of a seaside town. All streets terminate in green space providing vistas for all the

community. The water body will be surrounded by public walkways and parkland. Major streets and boulevards will align with the view to the Yakabah Headland in the distance.

Restrict incompatible land uses

Home businesses will be encouraged across the site, especially in home business precincts but will be carefully controlled under community title agreements. These community title agreements will ensure that uses on the site are managed to avoid incompatible land uses.

Restrict inefficient use of urban land

Riverside is to achieve a density of at least 13 dwellings per hectare across the entire site in line with the recommendations of the Housing Strategy. The major constraint to development on the site is the high water table. The approach being adopted to manage this issue through a mix of dry and wet detention basins is the most efficient approach available and ensures maximum land areas are available for development.

Gateways

Crichton Properties have offered to contribute to a range of gateway enhancement projects including upgrading landscaping on the Myall Way entering Tea Gardens as part of a Developer agreement for the site.

Maintain connections with existing towns

Riverside is designed to offer a grid pattern of interconnected streets consistent in nature to that in the older parts of Tea Gardens.

Reduce reliance on cars

Riverside has a comprehensive network of pedestrian and cycle routes that link to the commercial centre and to older parts of Tea Gardens. The proximity of the commercial centre will reduce car dependence.

The grid pattern of streets will ensure that streets are pedestrian and cycle friendly. The houses will be designed to ensure that there are eyes on the street enhancing security and public safety.

The vast majority of dwellings will be within 800m walk of the commercial centre. This is the prescribed walking distance in the Housing Strategy.

Consider future technologies

The site will have access to high bandwidth technologies and home business will be encouraged throughout the site. There will be up to two precincts focused specifically on attracting home business operators. These will have community facilities targeted to home business operators as well as home office space and separate parking provision for clients.

It is considered that an average net density of 13dw/ha could be achieved throughout this area.

The Concept Plan and Project Application provide for average densities of 13 dwellings per hectare with a range of dwelling types sizes and configurations including single dwellings on a variety of lot sizes, duplex lots, townhouses and units. Some 900 dwellings are proposed for the site.

Appendix 6 demonstrates how the project application for the first precincts will be configured to achieve 13 dwellings per hectare.

A cumulative approach is adopted by the Concept Plan ensuring that the average net density across the site must not drop below 13 dph when any project application is lodged. This will ensure that development respects the yield targets for the site.

All residential subdivisions in Myall Quays, a minimum of 10% of land to be subdivided and/or lots created is to be utilised for small lot housing (ie. between 300 m2 and 450m2)

This will be achieved through a mix of units, town houses, duplex lots and small housing lots. Appendix 6 demonstrates how 10% of small lot housing is achieved in the project application area.

The Concept plan proposes 140 duplex or medium density cluster dwellings out of a total of 909 dwellings, amounting to over 16% of the total dwelling number.

Continue to permit and encourage tourist facilities within Myall Quays where it can be demonstrated that such facilities will not limit or reduce the amount of land available for residential development.

The concept plan includes scope for tourism lodges in the vicinity of the North . These may also serve a residential function and will not result in reductions in the amount of residential land to below that anticipated by the housing strategy.

Conserve habitat corridors and environmental protection areas

Significant areas of the site are dedicated to wildlife movement corridors linking the wetlands and Myall River to the higher ground inland from the site.

Ensure habitat corridors and traffic, pedestrian and bicycle links are established and maintained with the existing Tea Gardens township and North Shearwater. Incorporate provisions for the incorporation of cycle routes and pedestrian access to and from nearby focal points (i.e. recreation areas, community facilities and commercial centres) and along identified gateways

A comprehensive network of walking and cycle paths will be provided linking the Lions Club lookout to the North of the site with older areas of Tea Gardens to the South as well as providing a comprehensive internal network of walking and cycle ways and links to the commercial centre.

Encourage development of affordable housing options in appropriate locations

At Riverside six approaches will be used to encourage the provision of affordable housing:

1. The inclusion of at least 10% of dwellings on lots of less than 450 sqm to ensure that a variety of lots are provided. This will include duplex lots.
2. The encouragement of shared use dwellings incorporating home office facilities along with the dwelling. Working from home will be encouraged throughout the site but there will be a particular focus in the two home business precincts.

Many small business operatives earn low incomes periodically and especially during the start up period of a business. The combination of home and office facilities can serve to make housing affordable for these people. Running a business from home may lead to the need for one less car (approximately \$10k p.a.) it will certainly mean alternative office accommodation will not need to be rented and there are a number of tax advantages from having an office in the home which will, to a large extent, offset the home construction, lot purchase and community levy premiums.

A number of other affordable lifestyle opportunities arise from home based businesses including a reduced dependence on costly child care services and a reduced meal cost when at work.

3. The use of dual key dwellings to allow the creation of separate self contained dwellings within the dwelling envelope will be encouraged. Dual key dwellings are also known as modular housing or garden units, they are self contained dwellings that can be incorporated into a home or rented out separately.
4. The Riverside Concept Plan will ensure adequate supply of housing.
5. The rental market will be encouraged wherever possible through marketing initiatives carried out by the developer.
6. The design of the development will ensure that opportunities to enjoy an affordable lifestyle through use of non motorised transport modes, accessibility of services and facilities and energy and water efficiency in dwellings are maximised.

5. Conclusion

The Concept Plan for Riverside has been designed based on community views and needs and in line with key principles of new urban design as espoused by the Hawks Nest / Tea Gardens Housing Strategy.

The development will be a combination of traditional housing lots with smaller lots and slightly higher densities scattered through the community but particularly located around community focal points. At least 10% of lots will be less than 450 sqm and the development will achieve a net density of at least 13 dwellings per ha across the site. The mix of dwelling types will provide choice to the market and will cater for a variety of demographic groups including retirees. The predominance of retirees in the Tea Gardens market means that single storey dwellings are likely to continue to be the predominant housing type.

Streetscapes will maintain the traditional character of Tea Gardens and all homes will be within walking distance of parks, shops and other community facilities. The accessibility of facilities on the site will enhance community cohesiveness, provide access to facilities for an ageing population who may not always be able to drive, and will facilitate attributes of an affordable lifestyle.

Although housing in Tea Gardens is currently relatively affordable, housing affordability will be secured for the future by the provision of a range of housing opportunities including shared use dwellings and smaller lot housing. Dual key housing will also be encouraged as well as investment in long term rentals. Above all, Riverside will assist to maintain supply to the market keeping prices in check.

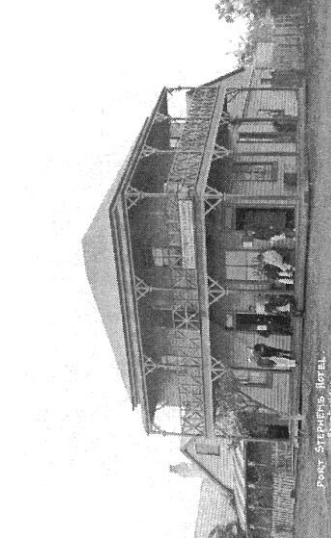
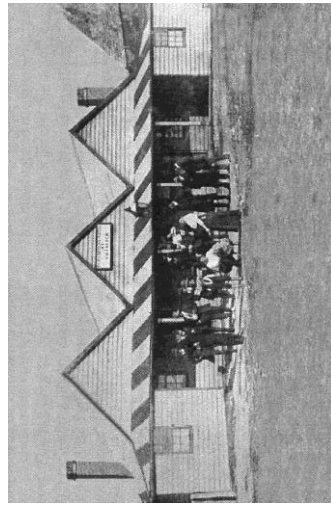
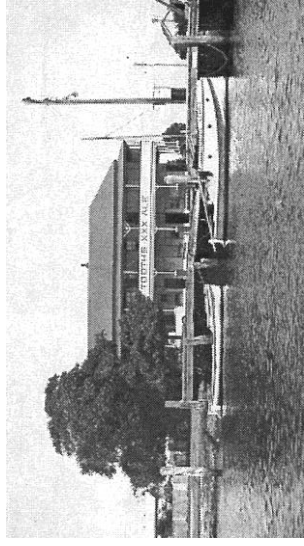
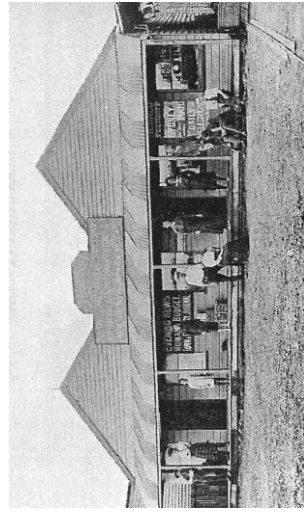
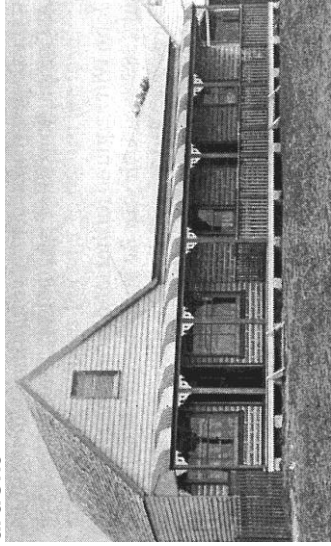
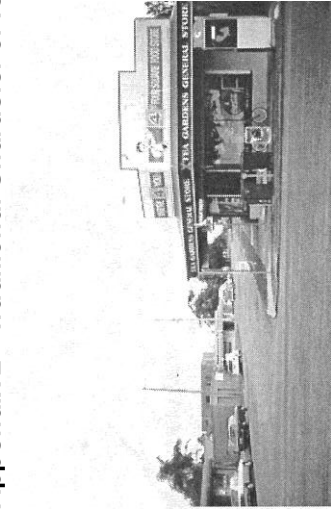
Appendix 1
Riverside / Myall River Downs Development Options

Land Type / Size	Land Cost	Building size / Type	Building Cost including fees, charges	Profit / Risk (by developer)	Total cost to purchaser	Market Value
Standard residential vacant Block @ Myall Quays – 450 sqm	\$225,000.00	Single Storey 20 square project home including driveways, landscaping	\$155,000.00		\$380,000.00	
Standard residential vacant Block @ Myall Quays – 450 sqm	\$225,000.00	2 Storey 25 square project home including Driveways, landscaping	\$200,000.00		\$425,000.00	
Standard residential vacant Block @ Myall Quays – 650 sqm	\$275,000.00	Single Storey 25 square project home including driveways, landscaping	\$180,000.00		\$455,000.00	
Duplex residential vacant Block @ Myall Quays – 800 sqm (1/2 allocation)	\$150,000.00	Single storey side by side project home duplex 150 sqm single garage (1/2 allocation) including Driveways and Landscaping	\$180,000.00		\$330,000.00	
Lakefront residential vacant Block @ Myall Quays – 1100 sqm	\$385,000.00	Single storey 30 Square Project Home including driveways, landscaping	\$220,000.00		\$605,000.00	
Lakefront residential vacant Block @ Myall Quays – 1100 sqm	\$400,000.00	2 Storey Architectural / Custom designed 30 Square home including driveways, Landscaping	\$350,000.00+		\$750,000.00+	
Standard residential vacant Block @ Myall River Downs – 350 sqm	\$190,000.00	Single Storey 18 square project home including driveways, landscaping	\$140,000.00		\$330,000.00	
Standard residential vacant Block @ Myall	\$225,000.00	Single Storey 20 square project home including	\$155,000.00		\$380,000.00	

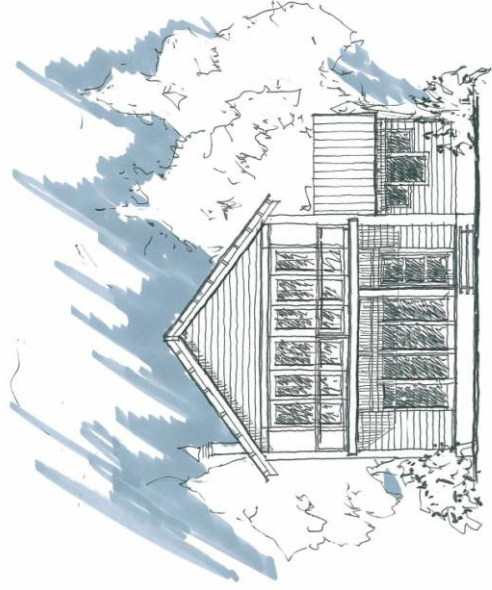
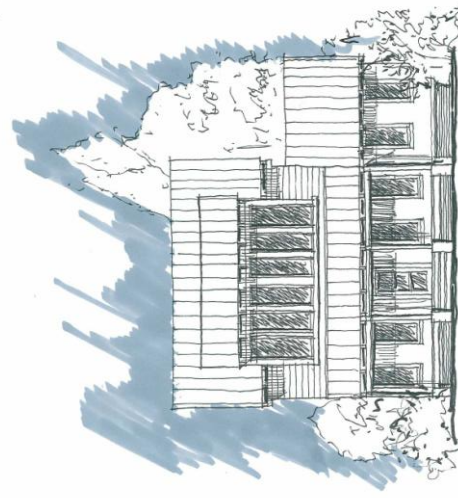
River Downs – 650 sqm			driveways, landscaping					
300 sqm lakefront site allocation (Townhouse development – 'Vista')	\$120,000.00		1 of 8 - 2 storey Strata Townhouses 200 sqm (excl garages) 3 Bedroom with double garage	\$270,000.00	\$90,000.00 (22% on cost)	\$480,000.00 (being marketed)		
375 sqm lakefront site allocation (Big house concept – Quarterdeck)	\$180,000.00		1 of 4 – single storey walkup units (2 up, 2 down) 150 sqm GFA (excl garage) 3 bedroom with Double Garage	\$330,000.00 (prohibitive due to raised concrete floors)	\$100,000.00 (20% on cost)	\$610,000.00 (project shelved – not feasible)		
300 sqm site allocation (Townhouse development – 'Vista' like not lakefront)	\$95,000.00		1 of 8 - 2 storey Strata Townhouses 200 sqm (excl garages) 3 Bedroom with double garage	\$275,000.00	\$80,000.00 (22% on cost)	\$450,000.00		
400 sqm site allocation (Integrated detached housing – Regatta)	\$100,000		1 of 10 – 2 storey Strata, zero lot line houses 240 sqm (excl garages) 3-4 Bedroom with Double Garages	\$225,000	\$70,000 (22% on cost)	\$395,000.00		
300 sqm site allocation (Integrated Housing – Attached – Regatta)	\$80,000		1 of 8 – 2 storey Strata Town Houses 200sqm (excl garages) 3 bedroom, single garage with car port	\$200,000	\$60,000 (22% on cost)	\$340,000.00		
450 sqm site allocation courtyard lot Myall River Downs (standard lot with rear lane access allowing	\$220,000		2 Storey Courtyard house with Unit over garage (3 bedrooms + 1 BR unit) double garage + single car	\$250,000		\$470,000.00	Possible rental return from single bedroom unit	

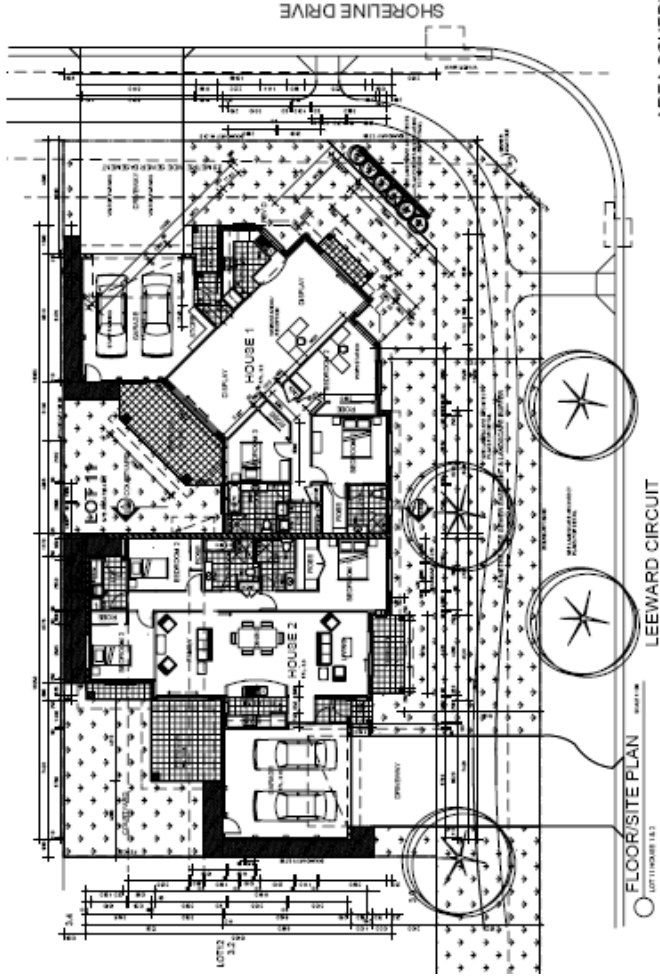
unit over garage or dual occupancy)		port.				over garage.
250sqm site allocation in commercial precinct of MQ – 'shop-top' housing	\$95,000	1 of 7 - 2 storey townhouse, 3 bedroom with 60sqm commercial premises on ground floor	\$275,000	\$80,000 (22% on cost)	\$450,000.00	Possible rental return from commercial / retail premises on ground floor

Appendix 2 – Traditional Character of Tea Gardens



Appendix 3 – Sketches indicative of dwelling designs in line with community aspirations





FLOOR/SITE PLAN
LOT 11 HOUSE 1 & 2

AREA SCHEDULE

HOUSE 1	AREA - SQUARE METRES
LIVING AREA	142.11
COURTYARD - SOFT LANDSCAPE	41.68
DRIVEWAY - COVERED PAVING	35.88
FOOTPATH	8.29
ROOF TILED - FRONT	8.12
SOFT LANDSCAPE - FRONT	104.12
SOFT LANDSCAPING - TOTAL	145.77
HOUSE 2	AREA - SQUARE METRES
LIVING AREA	141.76
COURTYARD - SOFT LANDSCAPE	41.19
DRIVEWAY - COVERED PAVING	52.97
FOOTPATH	11.11
ROOF TILED - FRONT	24.58
SOFT LANDSCAPE - FRONT	34.05
SOFT LANDSCAPING - TOTAL	333.89
SOFT LANDSCAPING - TOTAL	61.60
SITE AREA	735.44
F.S.R.	283.81 / 735.44 0.38 : 1
SITE COVERAGE / Q.P.A.	388.58 / 735.44 48.8%
SOFT LANDSCAPE RATIO	227.87 / 735.44 30.9%

