

Grass Roots transformation of Green Field sites.

Notes for presentation for the affordable Housing Forum held on Friday, The 10th of Feb, 2017, by Kelvin Daly on behalf of the Bruns Eco Village.

- Shelter is a basic Human right
- The commoditisation of shelter in the form of housing is causing harm to our shire community.
- Our project has spent the last 3 years exploring a way to meet the rising demands and desperation for safe, affordable housing in an intentional community that promotes safety and well-being.
- Our well-established working Group has extensive experience in this area and has formulated a model that explores best practice and then empowers the potential end users in the development of the concept to practical completion. ie the end user is involved throughout the community building phase from design to completion
- We are committed to sharing this model, as it continues to evolve, with others and open to collaborating with like-minded Govt and Non- Govt bodies.
- We believe that change is inevitable, positive change is preferable and if our participants can arrive at a model providing a Live, Work and Learn precinct and test it for its suitability with the surrounding community, it will make the decision-making Govt bodies task of approval easier.
- We are proud to be an un-gated community and have blurred lines between where BEV meets the broader community. Our desire to establish a life-long learning school for the whole community is testament to that commitment.
- We currently have over 125 participants in the Village Development Program (VDP), which is a 14 month journey that is the foundation training for living at BEV.
- We have released the date for our next training program, condensed into approximately a week, for February next year and have over 20 people waiting to join, with many more expected.
- The agreements that the BEV Co-op will follow as the land manager with the land held in a form of Community Land Trust will provide safe, secure life long tenure for its future residents, with the rents paid going toward repaying loans to Ethical Investors, supporting Positive Change through Impact Investment.
- The agreements on a Housing Cluster level, of approximately equivalent of 12 homes plus a common house, will be more reflective of the wants, needs, desires and values of that particular group.
- The 10 clusters will liaise with the Co-op through proposed monthly meetings that share the feedback to the Co-op through a trained representative. This should assist in maintain healthy dialogue and encourage trained and highly skilled individuals to take an interest in the Co-op's governance.

- The projects choice to partner with North Coast Community Housing (NCCCH) and deliver for the first time 100% Affordable Housing ie \$80% of market rent with an openness to Dis-ability and a revised form of Social Housing, means that residents from all walks of life and ages will feel welcomed and valued.
- Our decision to inform and attract Ethical Investors through an Expression of Interest (EOI) is to avoid the cap in hand approach to conventional lending that can make the project vulnerable to market volatility.
- We expect that our relationship with these Ethical Investors, through quarterly site visits and other forms of communication will foster mutually beneficial relationships that extend beyond the demand for profit.
- We hope that by the significant land cost saving of purchasing the rezoned land at approximately one third of its market value, that the risk for Investors is mitigated somewhat and the interest rate offered may be more in line with term deposit rates.
- We are aware of an Ethical Investor who is already working with Enova Energy and Corem to provide funds for renewables at around term deposit rates.
- We have modeled our the Housing component of our project over 20 years at 3% interest, delivering 100% affordable Housing in perpetuity, owned by a Community Co-op, which holds the land in Trust and shared this with NCCCH. We are confident that building costs can be reduced further through a number of measures, but have kept costs safely conservative.
- Currently, our VDP participants have formed 10 individual groups to deal with the 10 aspects of One Planet Living and our working Group is informing them of the work that has been done in each sector and laying it on the table for them to take it further together and then share their findings with the other interest groups, within the VDP.
- This is an exciting and important part of the process where we are experiencing the growth and development of the group and the expression of its shared values through discussion, investigation and collaboration.
- We are committed to this project and our door is always open to assistance of any kind, as we seek to innovate this space in challenging times.
- We thought it may be useful to say why this co-op rental model has been chosen – a prime criteria was to avoid real estate speculation, thus losing the goal of affordability – after exhaustive research, the only guaranteed way seemed to be take individual ownership out of the equation – hence long term rental with renters collectively owning the whole project.