

# LIFE STYLE

TALKING POINT

## CO-OPERATIVE HOUSING SCHEME ABOUT TO BEGIN

By ROBERT PHILLIPS

A CONCEPT in housing new to Canberra will become reality later this year when the first houses are built in the Urambi housing project, one of Canberra's co-operative "group-housing" developments.

The project eventually will contain about 60 houses — 25 L-shaped courtyard houses, 35 three-level town houses and 10 flats — on about four hectares at Kam-bah. A three-bedroom courtyard house will cost about \$32,000 and a three-bedroom three-level about \$33,000.

It is the first time that such a group has had the chance to plan an entire community development in Canberra.

### Savings

Members have formed the Urambi Co-operative Community Advancement Society Ltd to buy land and build houses, in effect to take over the role of the

developer. The savings achieved through bulk buying and standardisation of materials — and the developer's profit margin — are passed on to members.

As a result the co-operative can afford to engage an architect to plan a number of harmonious house designs, and to work out how to use the whole area to best advantage.

In the Urambi plan, for instance, houses are grouped in two long "chains" so most of the site

can be left as a common ground. Houses use a minimum area; houses adjoin, with no land between a house and its neighbours. Each house has a large private courtyard — some have two — and space for car parking, but otherwise there are no privately held areas.

A complaint often made about the typical suburban housing development is that it is impersonal; usually residents know only their immediate neighbours. The

"suburban sprawl" means that services are expensive and often slow to arrive.

### Community

One way the Urambi project plans to avoid this isolation is to provide walkways between the two chains of houses, with seats provided so that residents

can meet and talk, and space where children can play.

Another attempt to beat this problem is the building of a large community centre. This ambitious undertaking is scheduled for completion by the time the last houses are built, and will provide a large lounge area, kitchen, child-minding area, storeroom for co-operative buying, crafts room and a laundromat.

As if all that weren't enough, the fitness fanatics will be provided with a squash court, sauna and swimming pool.

All these communal facilities will be paid for by members. The prices quoted include about \$2,000 which will pay for common property. Some of the flats will be owned communally, and their rental income will help defray general maintenance costs.

The houses are carefully designed to be self-contained and give maximum privacy. According to the architect, Michael Dysart, "Inherent in both types of houses is the concept of privacy.

"This becomes even more essential in a communal development, where the need to be completely private is basic, and the communal involvement optional".

Although the side walls are common, the houses are staggered so that living areas are usually next to a courtyard, not another living area. Courtyards are enclosed and completely private, and houses look over, rather than into, those below them.

An interesting point about the group is that most members knew very few other members before they became interested in the project. What sense of community that does develop will largely be a result of their working together, not a condition for it.

Since members approved the general outlines of the project, much of the day-to-day decision-making has been entrusted to a hard working executive committee. If two-thirds of the members disagree with a decision it will be reversed, but so far this has not happened.

The scheme was born late in 1973, a member of the then Minister for the Capital Territory's 1973 "Task Force on Land and Housing in the ACT" group. Mr Jim Batty, saw the need for alternative form of housing development and, over a quiet beer, convinced some friends of the virtues of co-operative building. The Department of the Capital Territory encouraged the scheme, and the National

### Finance

By May, 1974, a general meeting of those interested had approved general plans drawn up by the architect.

A major preoccupation all along has been finance. The co-operative needs bridging finance to carry homes through to completion, and most members need the usual long-term housing loan.

For bridging finance, Urambi will first use the \$4,000 deposit each of its members has had to pay. The remainder will be provided as necessary by a large Canberra permanent building society.

Members will borrow their own mortgage finance as they wish to in the usual way, from building societies, banks or government sources.

Before the first owners move in, two ACT ordinances will have been changed. One, the Co-operative Societies Ordinance, has already been changed to cover housing co-operatives. Changes to the Unit Titles Ordinance will allow progressive release of houses as they are completed.

### Wide range

The idea has attracted a wide range of members of the group. Not unexpectedly, many are public servants, or work in government instrumentalities or the university. Many profes-

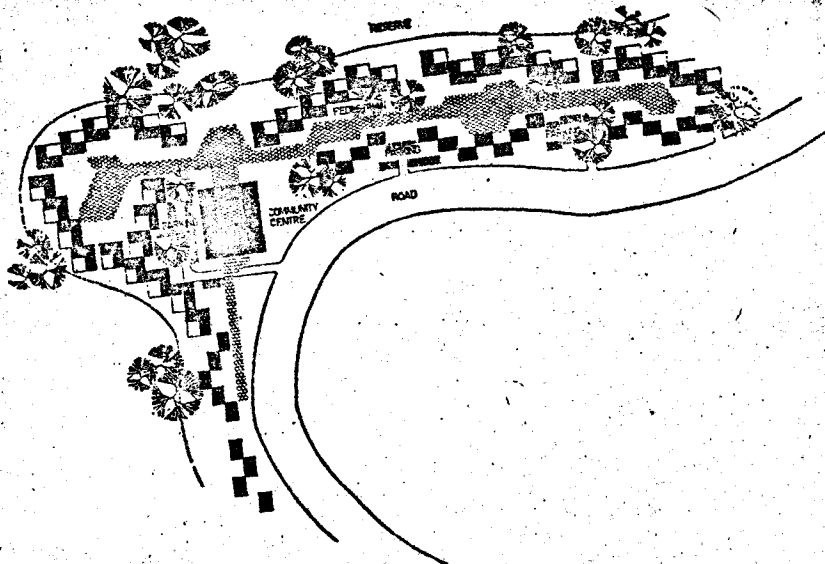
sions are represented; there are teachers, doctors, shopkeepers, garage proprietors, dentists and lawyers.

Some members are retired. Some are in their early twenties. The biggest group — more than half — are in their thirties, but there are members in their forties, fifties and sixties.

Many members are married, but the co-operative does not discriminate against those who are not. At least half a dozen couples are happily unmarried, and a sizeable number are singles. Even so it is surprising to find that fewer children than expected will move in: about 40, at the last count.

Such a mix of ages, jobs and life styles may be surprising, but can only make for a more vital and functional group, and a stimulating place to live.

One gentleman, complete with wife, family and career, was in the middle of a move from Melbourne to take up a job in Sydney when he heard about Urambi. He was so impressed with the idea that he gave up the job in Sydney to join the group.



The plan of Urambi

# CO-OPERATIVE HOUSING IN THE ACT

*The Department of the Capital Territory will be making land available to groups of people wishing to build themselves homes on a co-operative basis.*

*The aim of co-operative housing is to allow groups of individuals to pool their resources and to build the form of home they desire – whether detached, terrace, town-house or flat. Co-operative development will also allow the individual to influence the layout, standard and type of facilities in and around the development. Normal subdivisional arrangements and building programmes do not make it possible for individuals to have much say in their community area development. A consequence may well be that housing costs will be lower than if dwellings were purchased from a builder or developer.*

*The Department sees co-operative housing as a means whereby the private individual can enter the medium-density housing field. Medium-density housing is expected to provide up to 30 per cent of future housing requirements and the Department is seeking to encourage private individual involvement in this field.*

*Co-operative housing provides an opportunity for people to be involved in the planning, development and ongoing improvement of their neighbourhood. No restrictions on type of housing will be imposed other than the usual National Capital Development Commission design and siting requirements.*

*The following explains general procedures that people who are interested in co-operative building may adopt, and endeavours to answer some of the questions that may be asked.*

## **Who is eligible for co-operative housing?**

Any person, whether a first-time home-buyer or otherwise, is eligible to join or form a group to co-operatively develop a housing scheme. Corporate or business applications will not be accepted.

## **What are the sizes of self-building co-operatives?**

Under the Co-operative Societies Ordinance, the minimum size of such groups is seven members. No maximum size limitations will be im-

posed, though obviously planning and management difficulties will increase if a project is too ambitious.

## **What is the cost of land?**

Land for co-operative housing will be granted at a fixed price calculated in the same manner as for residential sites offered to persons on the land waiting list. This means that land prices will range from around \$2500 to \$10,000 per unit in a co-operative scheme but could be less where extensive internal servicing and road construction becomes necessary due to the size of the site allocated. The land purchase price has to be paid within three to six months of selection of a site depending on the complexity of the scheme.

## **What is the development timetable?**

A flexible timetable will be set. Each application for co-operative development will be considered individually and building time covenants will be set to suit each application. Small, relatively straightforward schemes will have to be completed within 12 months, but larger, more complex projects will be given longer. Each co-operative will be required to submit a scheme of development to the satisfaction of the NCDC and the Department within a reasonable period of the allocation of the site.

## **Who does the building?**

Possible alternatives are:

- The co-operative may engage an architect, building consultant or building firm to manage and supervise construction.
- The co-operative group itself may arrange construction providing it has the necessary expertise available.
- Another non-profit co-operative society which has had experience in this form of development can be engaged to supervise development of the project.

Managerial expertise, financial backing are obviously key factors in ensuring successful development. In view of this, small groups could be well advised to use an established non-profit organisation to undertake the development on their behalf. The Department can provide more information on this subject. Certificates of occupancy will be available as individual units are completed and will facilitate progressive occupation of a development.

## **Where does the finance come from?**

Several options are available.

Each individual could secure his own finance or the group as a whole could seek a loan and apportion repayments between members.

Housing Commissioner loans will be avail-

able to applicants eligible under the current criteria.

A third alternative is available if another non-profit organisation is used as the developing agent. In this case, the developing society provides the construction finance. Each individual then arranges separate loans at the end of construction to repay the cost of his own unit.

#### **What is the procedure for securing land?**

The Department will maintain a register of people who are interested in co-operative building. The register will provide for people to indicate the form of housing preferred, the price range in mind and the preferred location. Interested individuals may either enter their names in the register or use it to contact others with a view to establishing a co-operative.

Once a group has been formed, each member will be required to lodge a security deposit of \$100 with the Department. This amount will be refunded if the group fails to obtain a site. The group should then take steps to register the co-operative society or other non-profit association whichever course is appropriate.

After the deposit has been paid, the group will be placed on a land waiting list. As sites in an acceptable location and price range become available they will be made available for group inspection and selection. Once a site is selected, the group of individuals must negotiate a lease with the Department. Each co-operative application will be negotiated separately.

#### **Can unit titles be obtained?**

On completion of the building programme, the co-operative may apply for, and subject to compliance with the conditions of the Unit Titles Ordinance, obtain subdivision of the scheme into individual Unit Titles. This gives each person in the co-op a separate estate of leasehold which he may dispose of as with any other Crown lease.

#### **What are the conditions of lease?**

Leases granted for co-operative development will not be transferable during the first five years except with the approval of the Minister for the Capital Territory. The Minister's consent will be forthcoming only in those cases where he is satisfied that the sale price is reasonable. The Minister will have the option of purchasing the lease on behalf of the Government where he considers the nominated sale price to be excessive. In these circumstances the price paid would be the assessed replacement cost less depreciation, but including an appropriate proportion of the amount originally paid for the

land.

#### **Enquiries**

Initial enquiries may be directed to the Land Policy Branch of the Department of the Capital Territory. [Phone ~~462686~~  
462451].

# TOWARDS UTOPIA THE ROAD MAY NOT BE LONG

The face is ruddy and open, topped with a shock of red hair. He stands at the half-opened door to his house on the Urambi Co-operative estate at Kambah.

"Come in!" he says with disarming friendliness.

"Have some coffee and cake!" says his wife, a diminutive and attractive brunette who ministers capably to the three children clamouring at the ends of her skirts.

Around the wall are Indonesian, Indian and Chinese paintings and artifacts, mementoes of times spent holidaying and working in Eastern countries.

"Sit down," he says, motioning me to a large leather chair. "Don't mind the noise, you soon get used to it!"

Outside on the still-developing Urambi Co-operative Estate workmen are busy installing more houses towards their target of 72. So far 42 units have been completed and already 21 are occupied. The noise of hammers and portable power tools

drifts dully through the open windows.

Dr Alastair Christie is young — thirtyish, with disciplines in mathematics, engineering and thermodynamics. His wife, Donna, is a sociologist with definite ideas on her own and her family's lifestyles. Their children are happy, normal and outgoing and are aged four, two and one year.

Alastair is Chairman of the Urambi Community Advancement Society Ltd., a superb development in Crozier Crescent, Kambah, overlooking a proposed golf course and just shoulder-high to the western Brindabella mountain ranges.

## LIFESTYLE

From the tops of the already-completed co-operative houses cows can be seen wandering purposefully along criss-crossing tracks to an agricultural dam, a legacy of an earlier time.

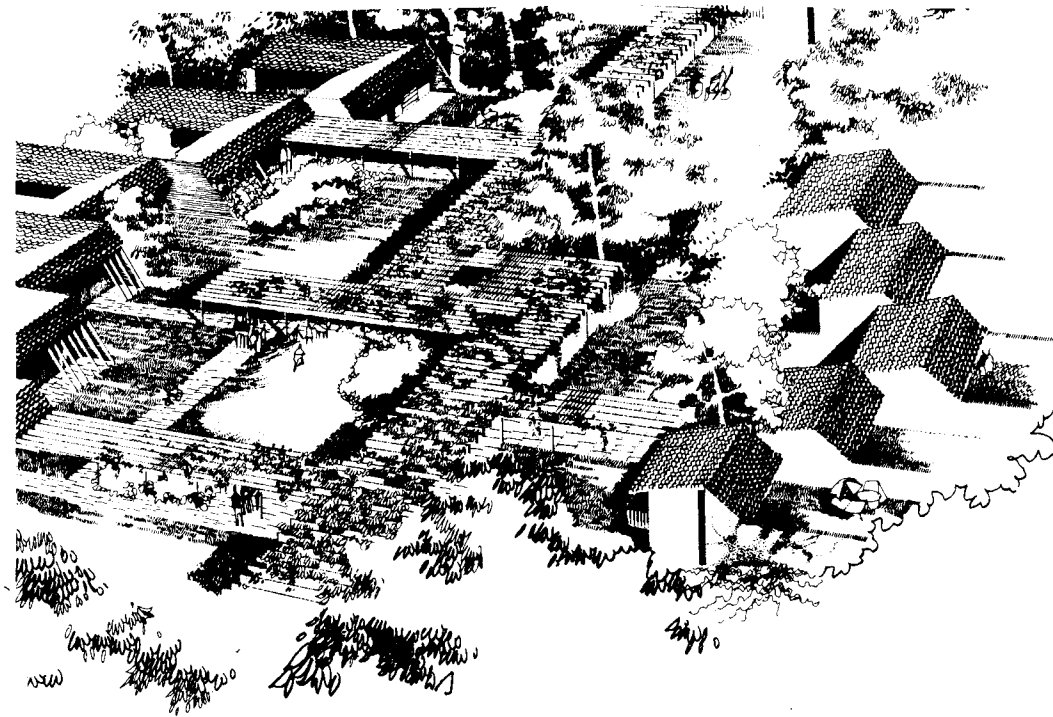
## URAMBI CO-OP EXPERIMENT

"So you like this lifestyle?" Alastair asks, settling into his favourite theme — Urambi. And why not! It's been a consuming passion of his and Donna's for the past three years when with Jim Battye, John Mant and architect Michael Dyeson, they first set out in pursuit of the alternative lifestyle.

"I think you'd like this type of life," he says. "We do! In fact, we chose Urambi because we didn't want to become trapped in a quarter-acre block where we'd be slaves to the garden and lawn every weekend!"

"We like the juxtaposition between Town House and Open Space; there's no feeling of confinement. You don't feel cramped!"

"Michael has done a great job with the design work. We can't hear our neighbours. We don't see them unless we really make an effort and we have more open space



The Urambi Co-operative Community Advancement Society's Estate at Crozier Circuit, Kambah.

to walk about in relative privacy than we ever would have had with a standard detached block house.

## HAPPY CHILDREN

"Look at that!" he says, pointing out through the rear courtyard to where his children are following conga-like a line of imaginary creatures. "They're off and happy. We've no need to worry about their well-being. They like it here. The children — all the children here — enjoy each others' company. They're interested in their peers — more interested than they are in their parents, and they

The Christies' house, for example, has four bedrooms, a study, an internal storeroom, an L-shaped living-dining area, and entry-hall, a combination bathroom-laundry and private courtyard.

## COMMUNITY EFFORT

Donna Christie describes the bathroom-laundry as "highly functional". Undressing her three children for a morning scrub-up she says, "It's rather like a production line here night and morning. Everyone comes in, discards their clothing, throws it into the washing machine, has a

join the Urambi Co-operative which costs \$40 in shares and we've needed \$7-10,000 cash deposit.

"Of course, it's possible to buy in on less, but then finance becomes so much more expensive ... and raising finance is up to the individual at present.

"All houses are heated ... heating, in fact, in every room! And because we're a Co-operative all fittings and such-like have been provided more economically.

"We've used Sydney timber on the windows and Bowral bricks, for example, because we considered them better

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### THE GOOD LIFE

Urambi is a co-operative venture. A commune, if you like. All decisions that involve the residents are made democratically. Residents meet for three hours each Sunday to form working parties to carry out the many necessary maintenance jobs around the estate. They hope that as trees and shrubs take root, paths are laid and other work is completed there will be fewer chores to occupy their Sundays.

Architect Dyesart's basic designs are consistent with the co-operative members' needs. Their houses are an expression of their aspirations to the Good Life.

The architect allowed a flexible approach to house design at Urambi. Intending residents were able to shift internal walls and change room functions at will.

The houses vary in size offering from two to four bedrooms in from ten to 16½ squares at costs varying between \$35,000 to \$51,000.

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"I really like it here! We don't seem to be living too close to our neighbours, yet there's a lot of community spirit here already.

"The co-operative is building a community hall with a kitchen not far from our place. Next door we plan to have a community laundromat and then a community swimming pool," she says.

"It's not been all that easy, though," Alastair interrupts his wife. "The ten-acre site is criss-crossed with a spaghetti-like maze of plumbing, electrical and other wiring.

"We're busy trying to map out the underground services which seem to have been put in very haphazardly.

"Finance has been another problem. We're offering an extremely good alternative lifestyle, but it's not being handed our gratis. Some people report difficulty getting sufficient money at reasonable rates, to buy a house on the estate. Still, I suppose that's because of the current economic climate.

"Most of us are middle class with children and in our 30's. We've had to

join the Urambi Co-operative which costs \$40 in shares and we've needed \$7-10,000 cash deposit.

"Of course, it's possible to buy in on less, but then finance becomes so much more expensive ... and raising finance is up to the individual at present.

"All houses are heated ... heating, in fact, in every room! And because we're a Co-operative all fittings and such-like have been provided more economically.

"We've used Sydney timber on the windows and Bowral bricks, for example, because we considered them better for our purposes and we were able to buy in large quantities to effect genuine economies!"

### PLANNING

Alastair Christie looks thoughtfully through his full-length living room windows at a mass of pipes and brickwork where workmen are busy shifting and moulding. "There are so many things we plan to do," he says.

"We're building a crafts area where people can pot. It'll be equipped with a wheel and a kiln — if all goes well!

"We have plans for a common workshop where we plan to pool our tools — and with the cost of power tools that should be a great saving!

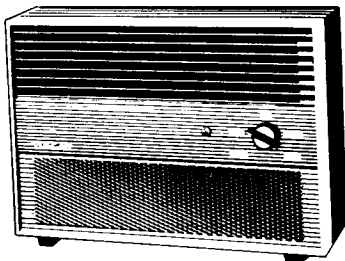
"We can even run our own co-operative wholesale shop!"

### CARS

The cars at Urambi are housed in one-car garages well away from the houses, for the motor-car has no part to play on the estate itself. Children can run and play happily between the houses without fear of being run over.

"It's a great place to live!" chorus Alastair and Donna Christie, as I leave with a mental resolve to return in ten years time to see whether this brand of Utopia is the right one for Canberra

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# LETTERS to the Editor

## Development versus quality of life

Sir, — The complaints by residents of Kambah about proposed NCDC development adjacent to their homes, (The Canberra Times, June 16), raise a number of questions, not least of which is the sincerity of such groups.

That the area in question should be used as a park is the parrot cry of all such groups. What a pity the NCDC cannot throw back the challenge by offering to leave the land available for one year giving the local group the opportunity to do a little self help of providing their own park or play area. Throughout the ACT and not least in Kambah the acres of grassland available for parks, playing fields and play areas is frightening, when one considers 26½ per cent of local rates is already spent on the upkeep of such areas. The constant

cry for more footpaths ignores the fact that rarely, if ever, do people use the existing footpaths.

As to the case reported where NCDC envisage a group of seven homes with the residents feeling three or four would be sufficient.

As one now turned the 50 mark, and there are many of us, I would hope to exchange my present residence for one with rather less space for lawns and despair of NCDC providing blocks small enough to suit my need. In my search for other accommodation I find little enthusiasm for a block of flats, or home units with their isolation within a cube, or their outlook onto a garage or another block of flats. I have looked at two-bedroom homes in Charnwood, some delightful town houses in Scullin, but I'm a south-sider,

rather attached to Weston Creek or maybe Kambah. The thought of some small blocks, adjacent to other people, with plenty of kids in the area appeals to me.

I in turn appeal to the residents of Faithfull Circuit and similar groups. It takes all types to make a community and many of us with family now grown up wish for a smaller place, but one which includes a mixture of age groups. Gaps appear to have been left in a number of areas. One would hope that the NCDC is encouraged to fill these with blocks of sufficient variety to encourage all age groups.

As to traffic dangers to children . . . the greatest danger of all is the resident teenager with his first car. As a bystander it seems to me that the NCDC appears to front up, even to meetings in homes . . . If this is "an absolute waste of time" as expressed by one resident, at least its the NCDC officials out of work time, and few residents in the ACT appear to be prepared to put that much effort into protest or otherwise.

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Short letters are given preference. Anonymous letters are not published. In certain circumstances, a writer's name can be withheld from publication. Day and night telephone numbers help us to check each letter before publication.

A. ROBINSON

Weston



# Mainline crash may change contracting

By CHRISTOPHER JAY

IN the aftermath of the Mainline collapse, and collapses of a number of sub-contractors in the building industry, there could be some interesting changes in relationships in the control of building construction.

One of these possible changes has been highlighted in the arrangement used by the AMP Society and the ANZ Banking Group for the completion of Melbourne's Collins Place project (reported by Ashley McKeon, Financial Review, October 30). Instead of replacing Mainline with another principal contractor, the owners have engaged E. A. Watts to finish the project, as construction manager.

In recent years, a number of firms, usually with a professional background in architecture, engineering or quantity surveying, have been offering to co-ordinate building projects as construction managers, as an alternative to the conventional method of employing a prime contractor.

Under this system there is no head contract for construction of a building, though the construction managers do have a performance contract.

One Sydney construction management firm, Professional Building Services (NSW) Pty Ltd, has supervised the construction of about 20 buildings over the last few years on this basis.

One of the major differences between the construction management technique and a conventional head contract is in the way payments are made for construction.

With a principal contractor there is a tender for the whole cost of a job, including sub-contractor services, with appropriate rise and fall clauses (particularly after the steep inflation in building costs in 1974).

"Once a month, a contractor will put in a progress payment claim, based on an estimation of the value of work completed," says Michael Wallace managing director of Professional Building Services.

"He then dispenses this to the various sub-contractors according to their invoices.

"One of the hassles in the industry is that sub-contractors aren't always paid as regularly as the head contractor."

With the construction management alternative, the building owners are advised of the amounts owing to various sub-contractors through a system of requisitions, and pay them directly.

AFR 6/11/75  
The project management firms usually arrange for an imprest bank account to be opened, so they can pay for small, day-to-day expenses such as small items of building materials, temporary telephone connections and so on.

The imprest trading bank account, which has specific limits on the maximum amounts in it, and on the values of any one payment, is replenished as it runs down.

The purpose is to save the owner from having to write a lot of small cheques.

With the construction management system, tenders for particular sub-contract work are called progressively as a building nears the stages where particular trades will be required.

This is claimed to reduce problems over variations in costs on estimates, as the length of time an estimate is in before the work is actually done is reduced.

It also means that the owners pay directly the actual amounts incurred on particular jobs, so that any savings made are passed on to the owners.

The construction managers are responsible for controlling the construction of the whole building, including cost control and estimating, calling and vetting of tenders, reporting to the client and day-to-day physical management on the site to ensure that the building is erected according to plans.

While there is no head contract, there is the usual series of contracts with sub-contractors, which the construction manager signs on the owner's behalf.

The management task could include commissioning the architectural, engineering and quantity surveying consultants, though this can also be done independently by the owners.

The actual building operation is the same whether there is a prime contractor or a construction manager.

"What we do is what a builder does anyway — he has to have a backup office staff, project managers," says Mr Wallace.

"One of the problems for the owner with the conventional system is if the head contractor goes broke, either through problems of his own or problems with sub-contractors, you then have a fairly horrendous situation where he has to bring in a second contractor.

"In the system we use, if a sub-contractor goes broke, that's a minor part of the work and a second sub-contractor can be brought in.

"It's worth noting that when the present hiatus arose with contractors or developers going

into receivership, this technique of finishing the building has been used by the finance companies.

"They have used our services, and others, as construction managers. There's probably four or five construction management firms in NSW.

"There is resistance to this system from the builders. It's been a bit of a dream of mine. I've felt there was an opening for this technique.

"We started off in a small way. I suppose we've had about a dozen clients. We handle anything to do with building. The largest one we've done is \$1-million, on a nine-storey commercial building in Wollongong.

"I don't think this will really change the name of the game. The builders could do it this way; there's no reason why a builder can't do this as efficiently as we do it.

"The people who are going to be interested in this are the owners, who up till now have been the ham in the sandwich.

"I've done exercises on a building down in Melbourne and due to a variety of circumstances we've probably saved them 10 per cent on the costs.

"We've just done a small job for the CSIRO out at Epping, we're doing another job for a Catholic parish school at Rydalmere, which is a Commonwealth project.

"The Commonwealth agreed to the construction management system, provided we got tenders from three sub-contractors for each job."

Apart from replacing the builder's profit with a construction management firm's fee for co-ordination, the system is also claimed to reduce the cost of extras and variations.

There aren't problems about costing for overheads, and it's simply a matter of rearranging a sub-contract or calling another one.

## Office rent

AFR 6/11/75  
The Health Insurance Commission wanted to purchase the building it rented in Hobart from the Australian Government, the Social Security Minister, Senator Wheeldon, said yesterday.

Financial Review

6/11/75

Hartaw,

to write & return plz

David W

FIN REVIEW  
11/9/76

# Stocks and Holdings trails the field on a steady \$4.3m profit

By TERRY INGRAM

LOWER profits on trading activities prevented Stocks and Holdings Ltd making the same noteworthy profit gain in its latest year as other leading Sydney-based real estate developers.

Although the company yesterday announced a higher annual dividend of 12.5 per cent (up from 10 per cent previously and seemingly foreshadowed in the higher interim), net profit for the year was only \$29,082 higher.

On the previous figure of \$4,312,251, the result at \$4,341,333 therefore represents only the most marginal of gains.

But for lower tax the result would have been down rather than up.

The company earned only marginally more in the second half than it did in the first half (\$2.18 million against \$2.16 million) suggesting that it has still to draw any worthwhile benefit from the upturn in demand for housing that made such a difference to the latest results from Hooker Corporation.

Stocks and Holdings' commitment in the ACT partly explains the difference in performance. The company's share price has risen from 100 to 110 over the period. The company's net profit has risen from \$29,082 to \$33,164.

Stocks and Holdings' latest performance also pales against that of Lend Lease (a 20.1 per cent gain from \$8.5 million to \$10.2 million) and Westfield (up 16.1 per cent to \$2.05 million).

Hooker Corporation's result is particularly relevant in that 18 months ago that company deliberately increased its home production in anticipation of an upturn in the market.

The results helped offset its heavy provisions against empty office space.

Stocks and Holdings directors said in a statement to the Sydney Stock Exchange yesterday (a preliminary report conforming to the regular layout prescribed by the exchange had not appeared at the time of going to press) that trading profits were less than in the previous financial year although sales revenue increased somewhat.

Stocks and Holdings, like Hooker, should be in a position to dispose of its trading stock at a worthwhile profit but is evidently hanging on.

"The total book value of properties held for resale and investment is considerably less than the estimated present-day market value," directors added.

Nevertheless, in arriving at the profit result, holding charges applicable to several properties have been absorbed where the

addition of such holding charges could have resulted in the individual book values exceeding conservative market values."

Explaining the trading profit decline, directors said:

"The profit reduction in this sector was caused by the constant and considerable increase in development expenses, partly due to inflation but largely caused by the ever-increasing requirements of local government authorities.

"This will be reflected in increased prices as market conditions improve.

"While trading conditions have shown improvement in Victoria and some improvement in sales was noticeable in NSW following the last Federal elections, trading conditions are still depressed in Queensland and in the last few months of the year worsened in the ACT.

"The prime causes were reduced demand and a considerable reduction in the availability of housing funds both in Queensland and the ACT.

"It has become apparent that it will be some time before trading profit margins can be re-established and while the demand for housing generally is brisk, a large segment of the public is unable to meet the high interest charges applicable to housing loans.

"The market will not show a

true recovery until interest rates decrease."

Directors said the other major part of the group's activities, property investment, continued to make a satisfactory contribution to the profit result.

This reflected the increased net rental revenues derived from shopping centres, office buildings and industrial investments.

Reduced trading profits meanwhile were offset by increased dividends received from joint venture companies.

Directors said the increased dividend reflected their confidence in the future of the company.

The dividend is covered by earnings of 52c a share.

The latest result is after tax of \$2,539,762 (\$2,674,000) and depreciation of \$321,670 (\$312,238).

No sales figure was given in the statement (the mix of investment and trading income would make a combined figure rather meaningless).

In addition to net profit the company made a gain of \$330,650 on currency fluctuations.

A net capital loss of \$63,642 was realised on the disposal of properties not acquired for resale.

Stockholders' funds at the close of the year amounted to \$42,496,000, which included \$10,000,000 of non-current assets per share at 100c.

30 was \$5.13 against \$4.77 previously.

In the second half of the year the jointly owned CAGA Centre was sold to a local institution and the Remington Centre was also sold subject to a 40-year leaseback, thereby reducing the company's substantial equities invested in these projects.

"The development of stage two of Remington Centre is currently proceeding while the Brisbane Administration Centre, which is partly income-producing, should be completed before the end of 1976," directors said.

"The interim income earned offsets some of the carrying charges applicable to this project."

Stocks and Holdings' investment interests range from Stocks and Holdings House in Castlereagh Street and Imperial Arcade to Merrylands Mall Shopping Centre.

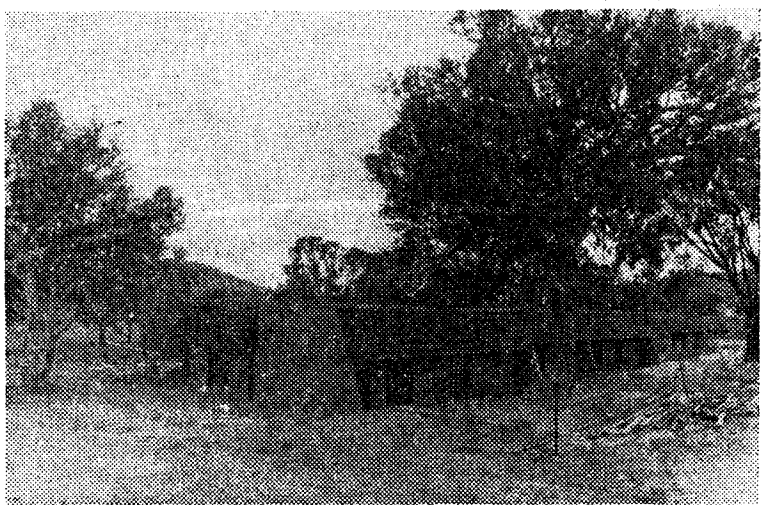
## The bond market

Issue	September 13	1976
5	Oct. 1976	
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# URAMBI VILLAGE

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## URAMBI: AN EXCITING ALTERNATIVE

By TONY PRATT

Urambi Village is 72 houses in Crozier Circuit, Kambah, just across from the ridge of hills that skirt the Murrumbidgee.

The golf course the NCDC plans to lay around Urambi's perimeter cut out the views. And the waterholes and trees that draw the morning birds will stay.

Thirty families are already living at Urambi. Fifty-six houses have been sold.

There are only 16 remaining.

Urambi is a co-operative, non-profit-making group of Canberra people who have banded together to build better houses for less money.

### Quite simple

The principle is quite simple. Urambi is its own developer — the middle man has been cut out.

When it has finished building Urambi will operate just like any other home unit.

The real estate people say the development is 'at the quality end of the market'. This is acknowledged, but it brings its own problems. There is no high-powered sales team to sell the remaining 16 houses.

Casting about for publicity ideas to bring Urambi to maximum notice somebody said: "Why not a feature in the Canberra Times?"

The developers make the following points:  
The Canberra building industry is depressed. Few quality houses are now being built. When the market picks up the scarcity of good-quality houses will force their prices through the roof. Buy Urambi now.

Inspection this weekend is invited.

# IDEA GERMINATED BEER FOR

**T**HE URAMBI idea germinated four years ago over a beer.

In 1973 Jim Batty had participated in a task force inquiring into land and housing problems in Canberra.

He had become aware that developments taking place were not catering for all groups in the community, and was unimpressed by the sterility of much of the suburban area.

Private developers, at that stage, did not seem to be willing to provide high-quality, clustered, medium density developments such as those being developed in Sydney and Melbourne.

Richard Dowe had been brought up in the beautiful Mosman area of Sydney.

One night he and Mr Batty were discussing the problem together. They decided to do something about it.

They canvassed friends and colleagues: a partnership was formed to investigate the possibilities of a high-quality, cluster housing development.

## Encouragement

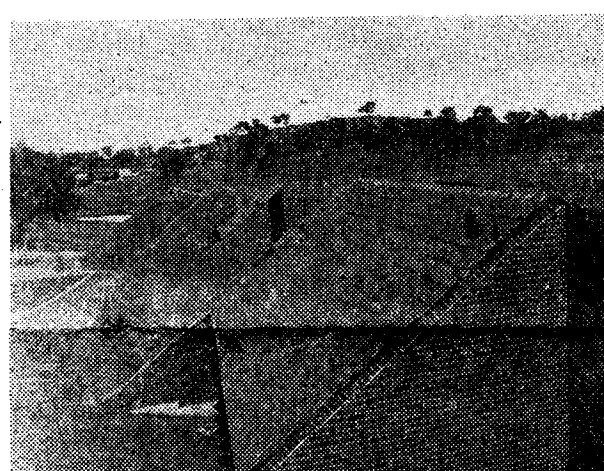
- The basic principles of the proposal included
- High-quality design and construction
  - A comprehensive, planned development of a small "village" with a strong and consistent architectural theme
  - A variety of house sizes and types
  - Maximum individual household privacy
  - A community centre where all age-groups could enjoy recreation and other facilities
  - Minimum intrusion into the development by motor cars
  - A consistent landscaping plan for the public areas
  - A tenure system for individuals which was secure and readily marketable
  - Reasonable costs

It was a tall order. Initial reactions from the Department of the Capital Territory and the National Capital Development Commission in late 1973 were very encouraging.

From a number of sites offered a four hectare area on the extreme western edge of Kambah was selected.

It was thought highly suitable largely because of its splendid views and stately trees.

An architect and planner, Michael Dysart, of Michael Dysart and Associates, was chosen to present preliminary plans to the group.



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# IDEA GERMINATED OVER BEER FOUR YEARS AGO

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## Encouragement

The basic principles of the proposal included high-quality design and construction of a comprehensive, planned development of a small "village" with a strong and consistent architectural theme, a variety of house sizes and types, a maximum individual household privacy, a community centre where all age-groups could enjoy recreation and other facilities, a minimum intrusion into the development by motor cars, a consistent landscaping plan for the public areas, a tenure system for individuals which was secure and readily marketable at reasonable costs, and a tall order.

Initial reactions from the Department of the Capital Territory and the National Capital Development Commission in late 1973 were very encouraging. From a number of sites offered a four hectare area on the extreme western edge of Kambah was selected. It was thought highly suitable largely because of the splendid views and stately trees.

An architect and planner, Michael Dysart, of Michael Dysart and Associates, was chosen to present preliminary plans to the group.

Mr Dysart had produced houses of high architectural quality for some years and had been involved in large-scale, comprehensive housing projects.

The membership of The group was widened to 40 and the name 'Urambi Association' was adopted.

'Urambi' is an aboriginal place-name associated with the area.

The association's main purpose was to sponsor the formation of a co-operative society to carry out the development and to carry on the planning and other negotiations.

It was also decided to develop the site on a normal unit-titles basis, with members purchasing title to their own house and courtyard areas and with a body corporate to manage common areas and community facilities.

## Redesigned

In April a weekend seminar of 70 members was organised at the Weston Creek High School.

A number of specific issues were settled: Mr Dysart's plans were endorsed and the range of community facilities was narrowed down to those most popular.

At a meeting in August, 1974, members nominated the particular site and house type they wanted.

This planning obviously involved substantial commitment on the part of the society and so, as an act of bona fides, members were requested to demonstrate their financial capacity to proceed.

A deposit of \$4,000 in their own names with the Civic Permanent Building Society, or any other financial institution of their choice, was required, with the Urambi Society's solicitors holding their passbooks.

This quickly sorted out the serious from the passing enthusiasts and membership dropped to around 45.

Further detailed planning and design continued throughout 1974. On December 1, 1974, the Urambi Co-operative Community Advancement Society Ltd was registered.

At that time it became obvious that the 12 flats in Mr Dysart's original plan would place too great a burden on other purchasers and they were re-designed as houses.

The next major task was to arrange bridging finance to build the project.

The board of directors of the society took the view that the most economical way to build the project was to progressively build each cluster of housing, even if some of the houses were unsold.

After much negotiation, Civic Co-operative Permanent Building Society, the Bank of New South Wales and Mortgage Guarantee Insurance Corporation of Australia combined to provide suitable finance.

The goodwill and general advice and assistance of these organisations has been essential to Urambi.

The project, estimated to cost more than \$3 million, idealistic in its aims, conceived at a time of economic boom, was being born at the beginning of the worst downturn in the housing industry in recent times.

Works on the site finally began in September, 1975.

Engineering contractors were engaged to service the site with sewerage, water supply underground power lines, roadworks, stormwater drains and general earthworks.

Although the first sites were to be handed over in November 1975, in fact they were not ready until March, 1976, so building began four months behind schedule.

The building contract was awarded to Stocks and Holdings (Canberra) in November, 1975.

As with the financiers, the goodwill and assistance of Stocks and Holdings has been valuable to Urambi.

The building of 72 houses in about 15 clusters, fitting in with Urambi's sales program, allowing for progressive occupation of houses on site, and a dedication to maintaining a high quality of building have presented novel problems.

## Solidarity

The handing over of the first completed house to Stephen and Margaret Shann was celebrated at an official ceremony last November.

Thirty houses are now occupied and another 20 will be completed in the next month.

Already the project is living up to the expectations of what a community should be:—

- A baby-sitting club
- There are active landscaping and land-use groups.
- An informal car pool
- Neighbour-to-neighbour assistance with laying paths, planting gardens, building shelves.

Some beautiful private courtyards are already developing.

Best of all there is a feeling of solidarity. Urambi Village was a romantic idea which has been frustratingly slow and difficult to realise.

But the people involved feel that the wait has been worth it.



**URAMBI**  
**WINDOWS AND DOORS**  
**BY**  
**TREND**

## Not quite suburbia



Urambi resident Steve Shann works on a new Village vegetable plot

The Banksia Rose is in full bloom in the garden courtyard of Chris and Keryi Rutter. The scent mingles with the fresh coffee and the thousand smells of Australian native plants.

It is silent and it is hard to believe that just metres away is another townhouse. Then another, and another, 72 in all.

They go to make up Urambi Village, a mixture of commune, suburb and townhouse complex perched on the outskirts of Kambah, with the Brindabellas framing one

side and Murrumbidgee a kilometre away down gentle slopes on the other.

Urambi Village is 10 years old this year. There were many who thought it would not survive the initial enthusiasm of its founders, whose ideas of an alternative suburban lifestyle were fostered by the then Labor Government of Gough Whitlam and the enthusiasm of the then Minister for Urban and Regional Development, Tom Uren.

But Urambi confounded the critics, surviving with a remarkably

unchanged philosophy.

The philosophy of Urambi residents is that there must be more to suburban life than is found in most places. It must be possible to foster a sense of community and co-operation, a sense of belonging.

Almost half of the 72 units are still occupied by the original owners. The others have been sold and bought by newcomers and a few of the units are rented out by owners on overseas postings.

To page 2



# Village anniversary

From page 1

The town houses are all self-contained and apart from their unusually excellent design, could resemble any batch of rather expensive townhouses anywhere in Canberra.

What makes Urambi different is its philosophy and its shared facilities, a community centre, swimming pool, handball court-come-tennis court, pottery workshop and meeting hall.

The townhouses are not cheap. According to Chris Rutter, at current market prices most would sell from between \$100,000 and \$140,000. And the residents of Urambi are mostly well-heeled professionals — teachers, academics, artists, doctors and senior public servants.

But Chris Rutter maintains that Urambi residents are not just a bunch of middle-class trendies.

They are simply, he says, people who want a little more from suburban living than a street and four walls.

The idea for Urambi began in 1974 when a few friends started thinking about alternatives to traditional suburban living in Canberra.

Award-winning architect Michael Dysart was contacted and agreed to design the townhouses, a cul de sac was bought and building of the Village started in 1976. By

December of that year, after a few building and financial problems, the first of the townhouses were occupied.

The units are owned by strata title and a body corporate makes vital planning decisions.

There is a general agreement, for instance, that any plants added to gardens should be native, and residents must get body corporate approval before making any major change to their unit or land.

The Village has its own newspaper, its own babysitting club, a playgroup and a social club which organises regular activities.

Maintenance is carried out by the residents.

The level of community interaction of owners depends entirely on the people themselves.

Some are very community oriented, while other families take part in only a few of the social activities. The point is that the activities, and the help of the neighbours, the feeling of belonging to a real community, are there when, and if, they is wanted.

Chris Rutter says that one still occasionally hears stories about Urambi being a hotbed of wife-swapping, orgies and drug-taking.

In reality, he says, residents are somewhat conservative. Most are families with two or three children. Others are pro-

fessional couples, retired people, single older people or single younger people.

Between them the residents have about 20 children aged less than 10 and 15 to 20 teenagers.

The size of the units ranges from two to five bedroom and often people will move from one unit to another within the Village as their family changes size.

Lisa Barker and Bill Cowden are relatively new residents. They moved to Urambi in mid-1983.

Bill admits that he was concerned by the communal aspects of the Village at first but he soon realised that residents could participate as much or as little as they wanted, without feeling pressured.

He and Lisa take part in community activities sometimes, but not as much as many other residents.

They were attracted by the environmental aspects of the Village and by the beauty of the landscaped gardens and native plants.

Some families, however, have come closer to true communal living.

Andrew Kay lives with his family in a group of three townhouses, sharing a common community room.

The three couples, all original residents of Urambi, had been friends from university days and Andrew says the design of their Urambi complex was really just an extension of a way of life they had lived for years.

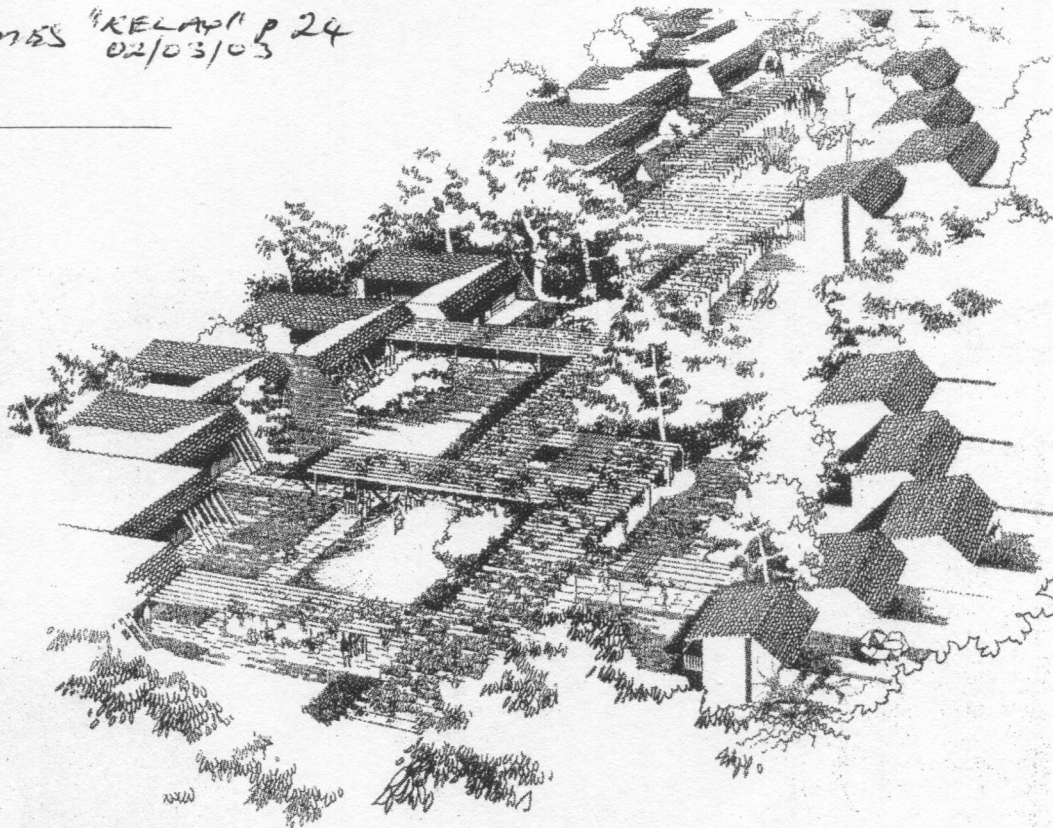
Until recently, when one of the families moved away, cooking was shared between the three couples and most meals were eaten in the common community room.

Andrew says the arrangement has generally worked extremely well, with the families becoming almost one extended family. He admits, however, that the system would not suit everybody.

As one of the original residents of the Village Andrew says it would take something very dramatic to make him consider leaving the Village now.

"There's a feeling of not being part of suburbia", he says, "although G knows it is as suburb anywhere else".

Urambi Village  
Housing  
Cooperative,  
Kambah.  
Part of a  
series on  
Canberra's  
special  
architecture.



# Strength in numbers

**T**he Architecture Awards conducted by the Royal Australian Institute of Architects not only recognise new buildings but also acknowledge older buildings through the 25 Year Award, given in 2002 to the Urambi Village Housing Cooperative for its significant contribution to the built environment, for continuing to meet the needs of its owners, and for its architectural value.

The Urambi Village Housing Cooperative was established by a group of people to purchase the parcel of land in Kambah to build a village. For the Planning and Land Management of the '70s the concept of a group title was difficult to understand, but a way to register the title was found and the group was able to build the housing of its choice. The village, which comprises 72 housing units, was completed in 1977 with 43 single-storey units and 29 tri-level units being constructed. A community centre was added later.

The cooperative commissioned architect Michael Dysart, who worked closely with the client group to achieve the outstanding design and environment that the group desired. Dysart also designed Wybalena Grove in Cook, another similar housing cooperative in the north of

Canberra. After development of the initial concepts, Dysart modified basic house types to meet individual requirements. The development skirts the nature park/golf course, and a substantial stand of trees has been retained and supplemented by extensive native planting. The extensive landscaping makes it difficult now to photograph the site to illustrate the siting of the units effectively.

A key feature of the layout has been the separation of groups of garages from the units they serve, thereby allowing the development of a strong pedestrian-path system through the estate, with correspondingly limited vehicle driveways. There is a good sense of sharing private and semi-public open space, and the cooperative has itself developed much of the hard and soft landscaping. This results in cars and roads not dominating the site and adds to the amenity of the residents.

The architectural forms are simple but strongly stated, and materials and colours subdued and uniform and well related to the substantial landscape development.

Houses are of several types, and are of modest size, but internal planning is such that there is good solar access, outlook to courtyards or semi-public space, and excellent use of internal spaces.

The development was built to high stan-

dards, and continues to be excellently maintained by the cooperative members. Before winning the 25 Year Award, the cooperative won the RAIA ACT Chapter C. S. Daley Award, the highest award given for residential buildings in 1986. The group makes a significant contribution to Canberra's architectural heritage, which is celebrated through the 25 Year Award.

Urambi Village Housing Cooperative and Wybalena Grove are the only two private housing cooperatives that have been built in the ACT. Both are successful in meeting the social needs of the residents and owners. Both housing groups contribute to the quality of the built environment of the ACT and to its cultural heritage. This concept has not been replicated since the 1970s except for some publicly initiated schemes, most of which have not been designed and constructed a whole village. The changing demography of the ACT and challenges from the bushfires may lead to the examination of other housing types that would question the domination of the single house on the single block.

The Urambi Village Housing Cooperative is listed on the Map of Significant Canberra Architecture (ref No 158 C32). For more information, call Royal Australian Institute of Architecture on 6273 2929 or [act@raia.com.au](mailto:act@raia.com.au).

*2(a) Mussa Kay.*