

Frequently Asked Questions



Future Living Code Amendment

Q – What is a Code Amendment?

A – The Planning and Design Code contains the planning rules and policies that guide what can be developed in South Australia. Planning authorities use these planning rules to assess development proposals.

A Code Amendment is a proposal to change the policies, rules or mapping within the Code, which can change the way that future developments are assessed.

Q – What is the Future Living Code Amendment?

A – State and local government are responsible for providing diverse housing options within residential areas for different household types, life stages and lifestyle choices. This is embedded in state planning policies and regional plans, including *The 30-Year Plan for Greater Adelaide (2017 Update)*.

To enhance housing diversity and options for South Australia's ageing population and other demographic groups, the State Planning Commission has initiated the Future Living Code Amendment.

The Future Living Code Amendment aims to enable new forms of 'co-located' housing to be developed in established suburbs that foster community and limit the impact on the existing character and streetscape of established suburbs.

The Commission is working closely with the following partner organisations to progress this Code Amendment: University of South Australia, Alexandrina Council, the City of Unley, City of Burnside, City of Prospect, Campbelltown City Council and Town of Walkerville.

Q – What was the 'Cohousing for Ageing Well Project'?

A – Much of the momentum for the Future Living Code Amendment stems from the 'Cohousing for Ageing Well Project', which ran from 2019 to 2020. The project was a collaboration between the University of South Australia, Office for Ageing Well, State Planning Commission, City of Unley, City of Burnside, City of Prospect, Campbelltown City Council and Town of Walkerville.

Recognising the shortage of quality, single-bedroom dwellings available in the suburbs, the project explored and developed concept designs for small-scale, low-rise co-housing arrangements that would suit older people wishing to 'age in place', which could also facilitate multi-generational living.

The project looked at ways that older homes in established suburbs could be sensitively adapted and repurposed to create small-scale co-housing that preserved heritage and character, mature landscape and streetscape.

In 2021 the project was shortlisted in the 5th Guangzhou International Award for Urban Innovation and was a winner in the 20th Annual Local Government Professionals Australia SA Leadership Excellent Awards.

The full project report can be viewed on the website of project lead Dr Damien Madigan from the University of South Australia: www.madigan-architecture.com/portfolio/cohousing-for-ageing-well/

Q – What is co-located housing?

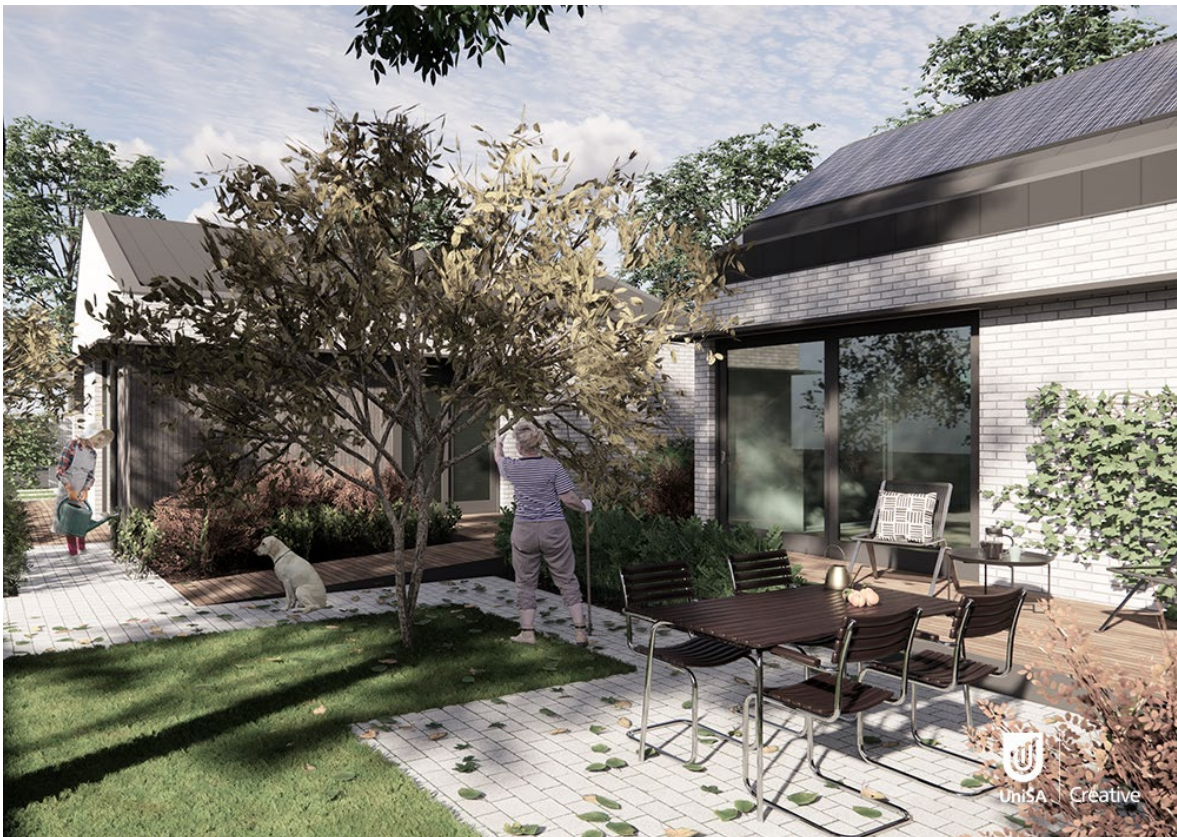
A – Co-located housing refers to a group of two or more homes that share gardens and some amenities. It always includes an existing established home that forms part of the co-located housing development.

Co-located housing mixes private and shared spaces in a way that meets the need for both privacy and a sense of community and support. With an emphasis on social interaction, environmental sustainability and accessible design, co-located housing can benefit a broad range of demographic groups, particularly seniors.

Typical co-located housing characteristics include:

- privately owned homes, with residents owning a share of common areas and gardens
- ‘outward-facing’ design, which encourages social interaction and builds community
- the possibility for shared spaces such as laundry drying areas, common room or barbeque area (depending on the type of development being pursued on a site)
- potential for a guest room in a shared common room
- consolidated carparking
- community-driven governance.

Some of the benefits of co-located housing include community building, healthy ageing, sustainability and affordability.



Co-located housing design – private space and communal gardens. Image courtesy of Damian Madigan, University of South Australia

Q – Are there co-located housing developments in South Australia?

A – The draft Future Living Code Amendment would introduce a new form of housing that allows more homes to be built without impacting the existing character and streetscape of established suburbs. Therefore, there are no examples of co-located housing developments in South Australia, or elsewhere.

This new housing model has been developed by Dr Damian Madigan from the University of South Australia to apply to the Adelaide context, for established residential areas.

While there are the following examples of cohousing developments in South Australia, it is important to note they are different to the type of co-located housing sought by the Future Living Code Amendment:

- Christie Walk (Adelaide CBD) - www.urbanecology.org.au/eco-cities/christie-walk
- Aldinga Arts Ecovillage (Aldinga) - aldingaartsecovillage.com

Christie Walk is an inner-city multi storey cohousing development of 27 homes and Aldinga Arts Ecovillage is a large development of 181 homes on a large parcel on land in Aldinga.

The type of co-located housing development proposed through the Future Living Code Amendment is best described as low-rise, small-scale co-located housing, or 'cohousing lite'.

The draft Future Living Code Amendment would apply to residential areas in certain established suburbs. A typical suburban block could be expected to be adapted to incorporate 2-3 smaller 'co-located houses' through adapting or extending the original home, or building an additional small home on the block, which balance private spaces with shared gardens and amenities.

The resultant design of these houses will therefore be very different from traditional group dwellings (units) and residential flat buildings (flats).

South Australia is leading the way in developing this new community-focused housing model, which encourages delivering sensitive, smaller housing options in areas where more diverse housing choices are greatly needed.

Q – Why is land division being considered for co-located housing?

A – The Proposal to Initiate document initially flagged that a 'no land division' approach to co-located housing would be considered as part of the Code Amendment's investigations.

However, enabling land division means homes could have their own land title, and provides the ability for home ownership. This option is considered beneficial to provide greater housing diversity and ownership options. Land division can also assist with regulating ongoing management of the development, which is particularly important for co-located housing where common property and facilities can benefit from established rules around their ongoing maintenance and operation.

Initially, using company titles was considered, where instead of each person having an individual title, they would each own a share of the development that could be bought and sold.

Advice from the Registrar-General's office has since confirmed that company titling would cause challenges for home ownership and financing because:

- company titles are very complex and, as a result, are gradually being phased out
- there are company titles with cross leases, which are also very complex
- lending institutions, such as banks, are reluctant to lend on either of these types of company titles.

The Commission therefore considers that limiting co-located housing to this titling arrangement could significantly reduce its feasibility and take-up.

Community titling is proposed to be used for co-located housing. A community title land division enables:

- each co-located dwelling to be located on a separate community title allotment
- communal open space and common facilities to be contained on 'common property'
- by-laws to be created to govern the co-located housing development's ongoing management, particularly shared spaces, into the future
- where more than 6 allotments are proposed, a scheme description to reinforce the use of land, staging and developer's obligations.

Q – How is co-located housing different from standard urban infill where a house is knocked down and the block is subdivided?

A – Unlike typical residential infill, such as townhouses on individual subdivided blocks, co-located housing requires an established house to be retained. It encourages 'adaptive re-use' through modifying existing housing and incorporating this into new co-located housing designs.

The result is high-quality designed homes surrounding communal open space. Mature vegetation will be retained, and existing streetscape character preserved, while providing a range of smaller housing options.

Co-located housing is proposed in established suburbs where standard infill housing isn't appropriate. Co-located housing developments must complement existing neighbourhood character, including protecting historic and character values, and incorporate high-quality design.

Community title subdivision of land is envisaged as part of a co-located housing development, requiring community by-laws to be developed to establish a set of community guidelines and shared responsibilities, which would vary between developments.

While community titling subdivision is already used for other similar types of housing in South Australia, co-located housing is unique because the following additional documents and requirements will provide local councils with the power to ensure this new form of housing is developed and maintained in its envisaged form:

- new Co-located Housing Overlay, which applies policies with a strong design focus
- new land use definition, establishing co-located housing as a different class of development from similar types of housing, such as group dwellings and residential flat buildings
- templated community title scheme description (optional for co-located housing of 6 or less lots)
- templated community title by-laws, which would be mandatory for all co-located housing
- updates to Schedule 4 of the *Planning, Development and Infrastructure (General) Regulations 2017*, requiring assessment of any proposal for internal fencing
- updates to Schedule 8 of the *Planning, Development and Infrastructure (General) Regulations 2017* to set requirements for plans submitted with any application for co-located housing
- updates to Practice Direction 12, which prescribes conditions that must be applied to an approval for a co-located housing development by a relevant authority, usually the local council.

Q – Are there any additional guides for planning professionals demonstrating how co-located housing can be designed and developed in different sites?

A – Dr Damian Madigan’s book ‘[Bluefield Housing as Alternative Infill for the Suburbs](#)’ contains a range of examples of co-located housing designs.

In addition, practitioner’s guides could be prepared by councils to help explain what co-located housing is, outline the different forms of co-located housing that is envisaged and provide working examples of how co-located housing can be designed and developed to conform to different site area requirements, including any local character considerations.

These practitioner’s guides could build upon and update the work embedded within the Cohousing for Ageing Well Final Report and the draft Future Living Code Amendment and explanatory guide and could be completed prior to or shortly after any policy becoming operational in the affected council areas.

Given that this Code Amendment encourages co-located housing as a new form of shared housing in established areas with heritage and character context, it is likely that co-located housing could be included as a possible future class of development for consideration under the [Local Design Review Scheme](#).

Any consideration of a co-located housing development under this scheme could then help inform the assessment and decision by the relevant planning authority.

Q – How would the Future Living Code amendment protect established streetscape, heritage and tree canopy?

A – At the very heart of the Future Living Code Amendment is the desire to preserve the original homes, established gardens, tree canopy and streetscape of the affected established suburbs.

High quality design specifications would require co-located housing developments to complement the existing streetscape and limit impacts on surrounding established homes and gardens. Original homes, mature trees and established gardens are to be retained as part of any co-located housing development.

The proposed planning rules for co-located housing complement and add to existing rules, such as building height limits and tree protections, to ensure streetscape, character and heritage are maintained through this new form of housing.

Where there is permitted ‘overlooking’ within a co-located housing development, existing privacy requirements for neighbouring properties will remain.



Co-located housing design – intelligent design which complements the established streetscape and preserves original homes and mature gardens. Image courtesy of Damian Madigan, University of South Australia

Q – How much communal open space will be provided as part of a typical co-located housing development?

A – The proposed planning rules aim to ensure shared or communal open space meets the needs of co-located housing occupants, in a way that encourages interaction between occupants and provides privacy from public view while complementing streetscape character.

The amount of communal open space provided will depend on the site and the number of co-located houses being developed. However, the Co-located Housing Overlay planning rules specify the following quantitative criteria for communal open space:

- an average of 16 m² of communal open space per co-located housing dwelling for shared use by all occupants; and in any case
- 80 m² of communal open space, with a minimum dimension of 5 m, to be provided in a single location that is overlooked by a minimum of two co-located dwellings.

The overlay policy also specifies that communal open space may include verandahs, alfrescos, balconies, terraces and decks where not enclosed on all sides.

Communal open space does not include any areas used for rubbish bin storage, laundry drying, rainwater tanks, utilities, driveways or vehicle parking areas.

Q – Is it possible that an existing dwelling could be demolished to provide co-located housing on the allotment?

A – No, one of the key defining features of co-located housing is that it must ‘comprise at least one or more established dwellings facing a primary street that may be sensitively altered and/or extended as part of the co-located housing development to accommodate additional dwellings’.

Therefore any proposal to demolish and replace an original house cannot be classified as co-located housing.

It’s noted that there is building demolition control in Historic Areas, which commonly applies to the Established Neighbourhood Zone where the Co-Located Housing Overlay is proposed to apply.

Q – I have an existing granny flat. Can I convert this and my existing home to co-located housing?

A – It may be possible to convert existing ancillary accommodation (often referred to as a ‘granny flat’) into co-located housing, subject to gaining planning consent, land division consent and building consent.

This will require a full development application, as it will be necessary to demonstrate that the entire property, including the existing house, garden and shared facilities, function holistically and comply with the planning rules for co-located housing. It would also require a Community Title land division application to confirm the new allotment boundaries and by-laws to be developed for ongoing management of the land.

Q – What is the risk that a developer could demolish the original house after developing the site as co-located housing?

A – With co-located housing, an integral part of the development is to retain the original house, adapted and integrated with newer co-located housing to the rear of the property.

Co-located housing would operate as an integrated development, subject to community titling legislation, by-laws and any associated community scheme description. These would prevent development being undertaken in isolation and such a change would require support from the majority of land owners to proceed.

Seeking to demolish the original house will also require a change in land use application for the whole site as it would no longer meet the definition of co-located housing. The whole site (including the site of the original home) would then require assessment against the Established Neighbourhood Zone planning rules and any associated Historic Area/Character Area Overlay, which set additional protections and minimum requirements for site areas for dwellings. It is very unlikely that such an application would meet these minimum requirements.

Therefore, it would be very difficult and expensive to demolish the original house, especially in instances where the original house has been upgraded to provide additional co-located housing as part of the development of the site.

Demolition control in Historic Areas of the Established Neighbourhood Zone provides additional protection to original homes. In areas within the zone where there is no demolition control, including Character Areas, co-located housing would work as incentive to retain the original house, allowing a site to be developed with additional housing that could not occur with other housing forms.

A key recommendation of the recent Expert Panel review of the planning system is to *'require a replacement building to be approved prior to demolition being able to occur in Character Areas'* (i.e. demolition control). The South Australian Government has indicated that it supports this recommendation in principle but investigations are needed to determine what action needs to be taken. This is currently being reviewed by the Department for Housing and Urban Development.

Q – Is this Code Amendment expected to benefit landowners rather than large developers?

A – The type of co-located housing development proposed through the Future Living Code Amendment is best described as low-rise, small-scale co-located housing, or 'cohousing lite'.

Co-located housing is not considered to be a typical developer-driven housing model. It aims to provide incentives, particularly for landowners, to adapt and reuse existing housing and landscapes that would otherwise be demolished or removed as part of a traditional 'knock-down-rebuild' development.

Q – How does ownership work in a co-located housing development?

A – Traditionally, the most viable legal title for most cohousing/co-located housing developments has been both strata and community title because it allows land to be subdivided into individual freehold title housing lots and collectively owned common property.

Under both titles, registration of a plan of subdivision automatically creates a governing body corporate, made up of all owners, and the use of common property and privately owned lots is regulated by by-laws.

This legal structure allows residents to freely buy and sell their own homes, whilst allowing the collective to create rules and obligations for community living. Using the community title legislation, which has now replaced strata titling, it is even possible to restrict communities to identified groups of people.

Under the draft Code Amendment, co-located housing development would involve community title land division. Any co-located housing accommodation developed would be subject to tailored by-laws (and a scheme description for more than 6 allotments) to assist in governing the long-term use of any sites.

For further information on community titles and how they work, view Community Titles – A Legal Guide prepared by the Legal Services Commission: lsc.sa.gov.au/resources/CommunityTitlesBooklet.pdf.

Visit the YourSAy website to view an example community title scheme description and by-laws for co-located housing: yoursay.sa.gov.au/future-living.

Q – How would financing co-located housing work in Australia?

A – Financing co-located housing would depend on several factors, including the size of the project, whether it is for ownership or rental and what kind of social impact the project would have.

The following potential development scenarios provide examples of finance options for different development proposals:

Redevelopment of the family home

If a family home is being redeveloped to accommodate an extra household or two, the process of getting a loan will probably be like financing a conventional home improvement, with some exceptions. First, a check would need to be undertaken with a lending institution to see if such a project qualifies for a typical home loan or whether development finance would be required.

Secondly, if the improvements are considered too unconventional, this may affect lending criteria. Proposing separately titled units will generally be considered positively, but using an unconventional title like 'company' or 'cooperative' title is likely to affect lending criteria. Tailored financial and legal advice would therefore need to be sought.

Co-buying to redevelop a property

Another option would be to purchase a property to create two or three homes as a small group using a co-borrower home loan option, offered by some banks.

A co-borrower home loan allows borrowers to purchase property together as tenants in common whilst keeping their finances separate. Borrowers must guarantee each other's loans. Independent financial and legal advice and a tailored co-ownership agreement are essential.

Shared equity models

Shared equity models allow residents to have a stake in their home without fully owning it. They help households with lower or variable incomes to enter the housing market.

Some collaborative housing projects are exploring this as part of their goal for a diverse community that welcomes households on lower incomes. An equity partner shares ownership of the property, using a financial model that supports the household to eventually achieve full ownership.

Financing rental projects

A 'build to rent' model with long term leases may be another suitable pathway for co-located housing. In this context, investors own the asset and finance land acquisition and development, in return for a guaranteed rental income stream. The long-term leases give both tenants and investors security.

Rental collaborative housing for low-income households may also be financed by community housing providers.

Impact investment

Projects with a measurable social impact may want to explore impact investment as part of the financing strategy. Impact investing is a growing field of investment that targets organisations and projects that deliver positive social and environmental impact alongside financial return.

Impact investment can help in cases where conventional finance is hard to obtain, or to reduce the equity contribution required of households. It is also offered at a lower rate than conventional finance of the equivalent tier.

Note: The above financing options for co-located housing are a guide only. Specialist advice on these financial options should be sought from lending institutions, financial advisors or mortgage brokers at the appropriate time.

Q – How does co-located housing help people to ‘age-in-place’?

A – One of the key objectives of the Code Amendment is to provide smaller housing options that allow people to ‘age-in-place’.

Generally, ‘ageing-in-place’ refers to continuing to live in the local community with a level of independence rather than in residential aged care. It doesn’t necessarily mean staying in the same house and could mean downsizing to a home in the local area that requires less up-keep.

The Future Living Code Amendment seeks to support this by enabling existing older houses to be altered or extended to create socially cohesive co-housing arrangements for older residents wishing to stay living in their own home and community.

While this new form of housing was conceived for older people wishing to downsize in their own community, co-located housing is expected to appeal to a range of South Australians looking for affordable housing options.

For example, co-located housing could facilitate multi-generational living, whereby an existing home is modified so that members of an extended family have separate, private sleeping and living spaces but share a garden and laundry and are housed on the same community scheme arrangement.

Co-located housing is expected to fill a housing gap in established residential areas where there is typically a lack of more affordable homes for those who want to remain living in these areas.

Q – Would co-located housing accommodate age-friendly home modifications?

A – Generally house modifications are required as people grow older to allow them to live at home safely. These may include ramps, handrails, and other changes to help with activities such as bathing and cooking.

These modifications are likely to form an essential part of any co-located housing development that has an inter-generational living or ageing-in-place focus.

Universal design changes are being introduced for all new houses from October 2024 by the South Australian Government as part of a staged rollout of improvements to the National Construction Code.

These changes will require new homes to be designed and built to provide for a wider range of abilities without any need for further modification. Such changes will further improve the ability of older Australians to age in place.

Features of these new design standards will include doorways wide enough for wheelchairs, reinforced walls for future grab rails and open plan bathrooms that allow good entry to shower recesses.

Further information on the proposed changes to the National Construction Code as they apply in South Australia can be viewed on the PlanSA website at: [plan.sa.gov.au/news/article/2023/new-building-standards-to-improve-home-accessibility-and-energy-efficiency](https://www.plan.sa.gov.au/news/article/2023/new-building-standards-to-improve-home-accessibility-and-energy-efficiency)

Q – Have car parking requirements for co-located housing been considered?

A – The intent of co-located housing is to limit car parking, relying on shared car parking areas rather than individual car parking and driveway space.

Car parking arrangements should maintain the primary streetscape and limit the number of additional driveway access points, as well as maintaining existing driveways and manoeuvring areas to maximise landscaping and communal open space.

This may mean that car parking arrangements are shared (such as in tandem or stacked arrangements) and governed by the community by-laws.

A maximum of one car parking space would be allocated per co-located dwelling, less than the typical two car parking spaces for a home with two or more bedrooms.

However, car parking requirements for co-located housing will need to be assessed on a case-by-case basis at the time of application, taking into consideration a range of factors, such as the:

- nature of the co-located housing (likely number of occupants)
- proximity to public transport and local services
- capacity of a local area to accommodate different types of parking and transport.

The State Planning Commission has also requested participating councils to consider employing powers under the *Road Traffic Act 1961* to manage parking on local streets in a way that complements co-located housing, such as on-street parking restrictions.

Q – How are utility areas (waste storage and clothes drying) and car parking accommodated in co-located housing?

A – As part of the planning application process, each co-located housing proposal will have to demonstrate that suitable areas for rubbish bins, washing lines and car parking are provided.

A planning application will need to include a detailed site plan showing the location of utility areas and demonstrate these important features will work within the development and not impact neighbours before approval can be granted.

The policy for co-located housing (as outlined above) seeks at least 1 car parking space per dwelling, plus 1 visitor space for every 3 dwellings (when 3 or more dwellings are proposed).

Car parking provisions will be assessed on a case-by-case basis relative to the nature of the development, the capacity of the local area to accommodate different types of parking and transport, and proximity to public transport and local services.

Q – Does the draft Future Living Code Amendment reflect the Expert Panel’s Planning System Implementation Review Final Report and Recommendations?

A – The draft Code Amendment has been released for public consultation following the Expert Panel’s recommendations to the South Australian Government (and its response) on changes to the state’s planning system, including the Planning and Design Code.

These recommendations were reviewed prior to releasing the draft Code Amendment to ensure it is consistent with the recommendations.

The draft Code Amendment is consistent with the key recommendations relating to residential infill, trees, character, heritage and car parking by:

- supporting the retention, alteration and extension of existing houses to create co-located housing in established areas of inner metropolitan Adelaide
- encouraging interested developers, landowners and other interested parties, such as aged care operators, to utilise intelligent design and the principle of ‘adaptive reuse’ to modify original houses and incorporate them into co-located housing designs
- focusing on high quality design specifications, outlined in a related design guide, requiring co-located housing developments to:
 - retain existing urban tree canopy and mature gardens
 - complement the existing streetscape and limit impacts on surrounding established housing and gardens
 - provide shared communal open space, landscaping and pedestrian pathways
 - minimise the use and extent of traditional car parking and driveway areas.

The South Australian Government’s response to the Expert Panel’s recommendations can be viewed on the PlanSA website: plan.sa.gov.au/planning_review/about_the_review/final-report-and-government-response

Q – Why would the draft Future Living Code Amendment only apply to six council areas; could it be expanded in the future?

A – The State Planning Commission worked in partnership with the University of South Australia, Alexandrina Council, City of Unley, Town of Walkerville, City of Campbelltown, City of Burnside and City of Prospect to develop the draft Code Amendment.

This Code Amendment acts as a pilot study that demonstrates how this new model of co-located housing can incorporate high design quality to create more diverse housing options in established suburbs, while preserving heritage, character and streetscape.

It creates a model that could be applied to other areas of the state in the future, based on the outcomes of the Code Amendment process. Other councils have already expressed an interest in applying this new concept of shared housing to their local areas.

A separate Code Amendment process would be needed before the Co-located Housing Overlay could be applied to any other areas of South Australia.

Q – How can I have my say on the draft Future Living Code Amendment?

A – Community and stakeholder feedback on the draft Future Living Code Amendment is important and can help influence what can and can't be built in the areas affected by this proposed amendment.

Share your feedback from 15 August 2024 until 5:00 pm 7 November 2024.

All feedback is encouraged to be submitted via the YourSAy website at:

- yoursay.sa.gov.au/future-living

Alternatively, feedback can be provided via:

- [PlanSA online submission form](#)
- Email: plansasubmissions@sa.gov.au (subject: Submission – Future Living Code Amendment)
- Post: Attention: State Planning Commission, GPO Box 1815, Adelaide SA 5001.

Once all feedback has been collated and reviewed, this information will be considered in finalising the Code Amendment and captured in an engagement report. The engagement report will be provided to the Code Amendment planning leads, the State Planning Commission and the Minister for Planning to assist with final decision-making.

Once a decision has been made, the engagement report, including all feedback received during consultation, will be published on the PlanSA website, in line with the Community Engagement Charter. Names and organisations will be included with published submissions but addresses, email addresses and phone numbers will be redacted.

Q – Where can I get more information about the draft Future Living Code Amendment and co-located housing?

A – A series of community information sessions about the draft Future Living Code Amendment will be held in person and online via Zoom to provide further details and the chance for the community to ask questions.

For further information about the draft Code Amendment, information sessions and how to share your feedback, visit the YourSAy website at: yoursay.sa.gov.au/future-living.

Hard copies of the draft Code Amendment can also be viewed at Alexandrina Council, City of Unley, City of Burnside, City of Prospect, Campbelltown City Council and Town of Walkerville offices and the PlanSA office at level 9, 83 Pirie Street, Adelaide.

To read more about this proposed new co-located housing model, [Bluefield Housing as Alternative Infill for the Suburbs](#), a book published by Dr Damian Madigan from the University of South Australia, is available to download and view for free.

For more information contact PlanSA on:

Telephone: 1800 752 664

Email: plansa@sa.gov.au

Visit: plan.sa.gov.au/en/ca/future-living