

2 First, choose where to live

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Choosing where to live is an art. Princes and kings often chose positions beside rivers and lakes, on hills, or beside trade routes. They chose to be close to what gave them pleasure or opportunities. So can we.

LOCATION, LOCATION, LOCATION

The property investment industry has a first rule of thumb for a good investment, it's 'location, location, location'. Get the location right and you have taken the first step to getting the investment right. The same principle applies to buying housing. *Choose where to live first, then choose your property.*

ACCESS TO THE GOOD THINGS OF LIFE

Where you choose to live influences, even decides, your access to many of the important services, amenities and opportunities of life. Such things as shopping, commercial services, public transport, schools, colleges, universities, jobs, bushland, beaches, views, good gardening soils, ethnic centres, and recreational opportunities are not evenly distributed across our towns and cities. They are concentrated as a result of urban history, and the shape of the natural environment such as rivers, hills, lakes or beaches.

TRADE-OFFS

When choosing where to live decide how important it is to have access to these opportunities and services. Decide whether you want to trade access against the type of housing you would like to live in. The closer you are to things that lots of people like, the harder you will have to compete to get the best deal.

Proximity to desirable opportunities, such as beaches, water views, or big city amenities are often reflected in the price. Today, as ever, there is a price to pay for access to the 'best things of life'. Alternatively, there is a price to pay in travel time and transport expense in buying cheap, further out. The cheaper properties are often those with the least access to the urban and environmental opportunities and amenities valued by many people.

STRIKING A BALANCE

In choosing where to live, the skill is in striking a happy balance between what you want to live in, where you want to live, how much you want to be close to some of the 'good things of life', and how much you can afford, or are prepared, to pay.

Set your priorities against the following list. *In buying housing you are buying access.* Let everybody in the household have a say. There may be different priorities you will need to balance. Everybody will have to live with the consequences of the choices and compromises.

	<i>Doesn't matter</i>	<i>Not very important</i>	<i>Important</i>	<i>Very important</i>
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Education

Close Primary school. _____

to: High school _____

Colleges _____

Universities _____

Shopping

Close Small shops _____

to: Big shopping centre _____

Transport

Close Bus routes _____

to: Train station _____

Short drive to work _____

Safe bike ride to schools _____

Recreation

Close Beaches _____

To Swimming pools _____

Clubs _____

Parks _____

Other entertainment,
recreational
opportunities

<i>Doesn't matter</i>	<i>Not very important</i>	<i>Important</i>	<i>Very important</i>
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(list your own) _____

Work

Close Current workplace(s) _____
to: Future job
 opportunities _____

Bush and garden

Close Bushland _____
to: Scenic views _____
 Good garden soil _____

Lifestyle

Close People of your own class _____
to: Lifestyle _____
 Ethnic group _____
 Life stage _____

Cost

Areas where you can
 find affordable housing _____

MAKING A MAP OF IMPORTANT LOCATIONS

Check out the regions of your town or city to find out where the 'Very important' and 'Important' facilities and opportunities are located. Get a good map. Many of them will be marked on it. Others you can check through the telephone and local business or community information directories available from newsagents or Councils.

Mark them all on the map. Talk to real estate agents about the type and cost of housing in the various regions. Shade with coloured pencils the areas that are near the opportunities and services you want access to. Check if they contain housing of the type you want, and can afford.

MAKING A MENTAL MAP

Drive around and have a look at it all. Get a feeling for where the important things are located, so that you have a mental as well as a paper map.

Try to figure out how long it will take you, or your children to walk, bicycle, ride or drive to the places they need to get to. Obtain local bus/train routes and timetables. The time needed to travel somewhere is always an important part of how often, or easy it is, to use those places.

Connect the mental map forming in your mind to the paper one. Let the mental images relate to arrangements shown on the plan view of the region or neighbourhood.

Treat it as a game of discovery for all the members of your family or household. The knowledge you gain will serve you well.

HOW LONG WILL PRESENT CHOICES LAST?

Nothing in life lasts. The choices you are now making should take into account that your needs will be different at later stages of life.

The locational choices of young single adults are different to those of parents with children, or of grandparents.

In what life stage are you? How will your needs for access to town or urban opportunities change as you move into the next stage? It is unlikely that one location, or one type of housing will satisfy all your needs throughout life. You might choose to compromise something now for better opportunities later, or you might choose to move every 5 or 10 years so that your immediate lifestyle needs are better satisfied. Whichever way you go about it, it is important to realise that the passage of years will more or less compromise earlier choices.

Some typical examples of life-stage locational choices are:

Young single adults will want cheap housing close to public transport, to work, colleges and universities, the beaches, entertainment and other young people.

Young couples need housing that provides a chance to build 'equity in property' in order to finance future family housing, as well as being close to work, or on mainline transport providing fast connections from the far-out cheaper suburbs.

Households with pre-teen children benefit from housing with private visible play space, with short safe walking or bicycle routes to school, parks, amongst other families with young children, and not too far from shopping, and buses or trains.

Households with teenage and older children will want housing close to high schools, colleges, good public transport to teenage entertainment and recreation, and retail and commercial job opportunities for women re-entering the workforce.

Parents with grown children may prefer housing close to work, entertainment and recreation.

Retired couples and individuals may desire housing close to shops, good public transport, medical services, recreation and social opportunities.

These six housing lifestyles, in an ideal urban environment, could be accommodated without requiring people to move very much at all. However, Australians are still learning how to build integrated towns and neighbourhoods, and are rather slow at it. Consequently, your choices of today may require you to move later on. Try to take this into account when building your mental and paper map.

CHECKING THE TOWN PLANNING SCHEME

Gone are the days when we could just go out and build our towns and neighbourhoods as we pleased. Since the end of the Second World War, most Australian towns and cities have been subject to an ever increasing degree of planning and building regulation.

Almost everywhere the local Council will have maps showing the zones of residential, commercial, industrial and open space development permitted. They will also show proposed major road developments, routes of electricity and drainage lines as well as special uses such as schools and hospitals.

A visit to the Council planning department will quickly show you what the planners believe the future development will be. Get the planner to explain the maps to you, and ask if the Council or State Planning Authority are considering changing the rules. Planning is a constantly evolving process. The plans may have been initiated many years before and need adjustment to cope with new development pressures.

Ask the planners how they see the future of the areas you're interested in. You may find some pleasant or unpleasant surprises. Better to be forewarned.

However, please remember our planners are sometimes no better at foreseeing sudden future changes than you or I. The plans they show you are the result of the past history of an area, current development pressures, present and past town planning theory and practice, and competing private, public and institutional interests. As such they are compromises, subject to change at some time in the near or distant future.

They do, however, set the current controls for the area(s) you may be considering. They are the legislative background that has created your paper and mental map. Better to have some idea of what those planners are up to if you plan to live there for some time.

Choose well. The cost of moving to improve access is often difficult and painful, if it can be afforded at all.