

# 4 The right housing for you

## THE BASIC CHOICES 37

Buy or build, live attached or detached — Choosing the design or accepting the decision of others — Closeness to neighbours — Wanting a garden or playspace for the children — Living close to the centre of things — Remaining a separate legal entity

## THE 'DECISION TREE' 38

BUILDING 38

BUYING 40

TRADE-OFFS 40

LEGAL IMPLICATIONS 41

*Most Australians used to think that the only housing for them was the suburban bungalow on the quarter acre block. Today we have many more choices. Selecting the right one requires being clear about your needs and satisfied with the trade-offs you'll have to make.*

## THE BASIC CHOICES

Whichever is the right housing for you, the choice comes down to a few basic decisions that govern everything that follows.

**Buy or build, live attached or detached.** Having decided how much you can afford and where you want to live, it is simply a matter of choosing whether to *buy* or *build*, and if you want to live in a *detached* suburban house, or are happy with an *attached* townhouse, home unit or high-rise apartment.

Of course, if you decide you want to build, your choice is almost settled. Except in the few cases of townhouse sites being sold under separate title for private construction, you are locked into detached suburban housing or a house in the bush

If you choose to buy, you have many more alternatives including:

- Suburban houses
- Terrace houses
- Townhouses
- Villa units
- Home units or flats
- High-rise apartments
- Retirement housing

The choice is not only about buying or building. It is also about:

**Choosing the design or accepting the design decisions of others.** For some of us it matters a lot that we are involved in choosing the design we live with. For others, they are happy to live in an environment designed by someone else, or have simply decided they can't afford the cost of any alternatives.

**Closeness to neighbours.** Attached housing brings many more neighbours. Higher density living produces physical, though not necessarily social, closeness. This is something you may, or may not, like.

**Wanting a garden or play space for the children,** or choosing to live without the responsibility of looking after the lawn. Whichever you choose decisively influences the type of housing you will build or buy.

**Living close to the centre of things,** or being prepared to travel longer journeys to jobs, shops and services, is an issue we have faced when deciding where to live. It comes up here because attached medium and higher density housing is usually closer to urban centres and public transport, than the majority of suburban housing.

**Remaining a separate legal entity,** or having legal relations with all the other owners of units within the building is another decision to be made. If legal separateness is what you prefer, your choice comes down to the suburban house or the terrace house. Town-houses, home units, villas and high-rise apartments will involve legal relations with other unit owners. *Your decision about controlling the design, closeness to neighbours, wanting a garden, living close to the centre,* and how you feel about *legal relations with neighbours* will set the stage for your choice of whether to *buy or build, or live attached or detached.*

You may not be sure of the consequences of each type of choice. To make things a little easier, each housing choice has its own chapter. Before looking at all the chapters try tracking your decisions along the 'decision tree'.

### THE 'DECISION TREE'

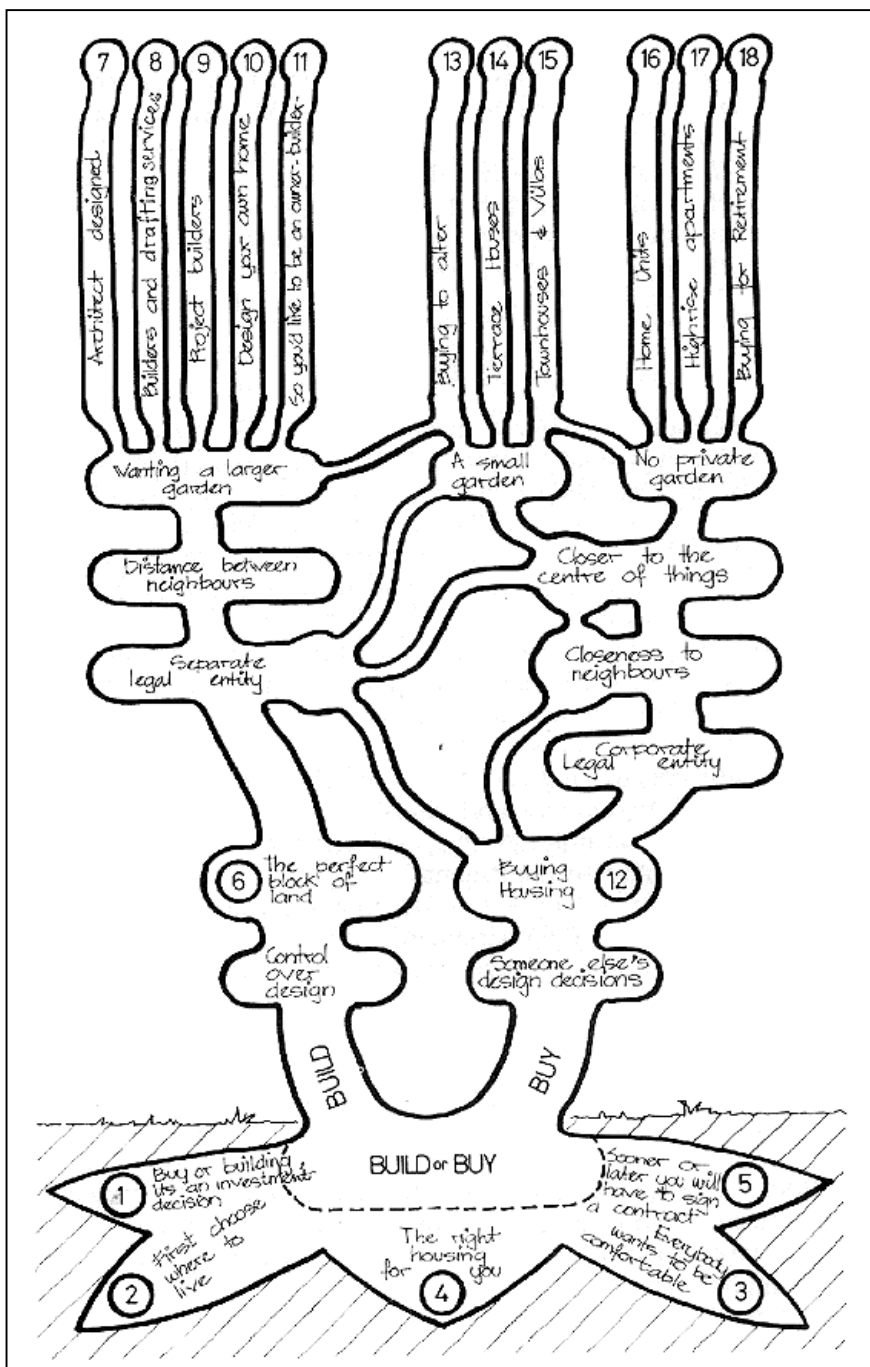
Our 'Decision Tree' is a way of making the consequences of your choices clearer. Like any tree, you climb it from the ground up. This tree has its roots in your decisions about finance, contracts, where to live, micro-climate and good climatic design.

The trunk branches as soon as you make the decision whether to buy or build and then goes on branching according to how you choose to buy or build. Inherent in such a decision is the question of how much control you want over the design of your housing environment. This question must be answered at the same time as deciding whether you wish to buy or build.

As you climb the *buying* or *building* trunk each decision closes off alternative routes until you reach either the six branches representing the various types of housing you can buy, or the five ways of having a house designed and built.

### BUILDING

The *first choice* is between having some control over the design of your house or being happy to live with someone else's design



decisions. If you choose control, proceed to Chapter 6 'The perfect block of land', and from there to the method you prefer for the design and construction of your home. You may like to compare them before deciding:

Chapter 7—'Architect designed'

Chapter 8—'Builders and drafting services'

Chapter 9—'Project builders'

Chapter 10—'Designing your own home'

Chapter 11—'So you'd like to be an owner-builder'

### BUYING

If your first choice is to live with *someone else's design decisions* and not to build, then read Chapter 12, 'Buying housing—a chapter for everybody' and proceed to the chapters covering the type of housing you intend to buy, be it a suburban house (with the intention of altering it, or leaving it as it is), terrace housing, townhouses, villa units, home units, high-rise apartments or retirement housing. Again, it may be wise to compare.

If you are considering low-rise, medium-density housing, read:

Chapter 14—Terrace houses—townhouses of the 19th century'

Chapter 15—Townhouses and villas'

Chapter 16—'Home units'

If you are considering retirement housing, you should read:

Chapter 15—Townhouses and villas'

Chapter 16—'Home units'

Chapter 17—'High-rise apartments'

As well as:

Chapter 18—'Buying for retirement'

If you want to buy with the intention of altering the house, read both:

Chapter 12—'Buying housing—a chapter for everybody'

Chapter 13—'Buying to alter'

This 'Decision Tree' is a way of checking the consequences of your choice to buy or build, live detached or attached, or have control over the design.

Whichever trunk you start up, the decisions tend to cancel out other options. You cannot live in attached housing and generally have a large private garden, though you may look out on large communally-owned gardens.

### TRADE-OFFS

Your housing choice is not one decision but many put together. They include:

- What can I afford?
- Where do I want to live?
- Which place has the best micro-climate?
- Do I want control over the design?
- Is being a separate legal entity important?
- Do I want distance from my neighbours?
- Am I looking for a large or small garden, or no garden at all?
- Is it important to be close to the centre of things?

The answer to these questions will determine which trunk of the 'Decision Tree' you ascend. You will have to make trade-offs along the way. You may not be able to afford to live where the microclimate is best, or you may want a small garden as well as distance from your neighbours.

Rank your choices into priorities. Some things always matter more than others. Is being close to the centre of things on good public transport your top priority? Then you may have to sacrifice gardens and distance between neighbours. Is your main concern buying cheaper housing with no gardens to look after? Then you'll have to accept being close to neighbours in a unit, and not being a separate legal entity. It's all a matter of your preferences, lifestyle, household needs and budget.

*Think carefully about them. It may be ten years before you have the opportunity to choose again.*

### LEGAL IMPLICATIONS

Legal title to the most valuable asset most people own, is something Australians take for granted, even though the banks, building societies, and credit unions have a big hold over that title, while you are still paying your mortgages.

The decision you make to either control the design of your home, or accept someone else's design decisions can have consequences for the type of legal title you end up with, and the form of contracts of purchase or construction you'll be involved with.

If you go for building or buying the suburban house or terrace house, you will acquire a separate title, and have only common law relationships with your neighbours. However, buying townhouses, villas, home units, high-rise apartments, or retirement housing, results in your entering into one or another form of corporate title. Then you not only have rights to your unit but also rights and duties concerning both communal areas and the neighbours' property, as well as common law responsibilities.

Some of the major distinctions and implications are described in the next chapter.