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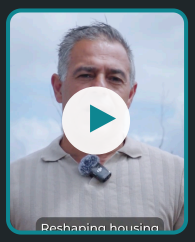
FREE GUIDE

The Co-Living & Adaptable Property Guide

How to assess co-living, granny flats and other ways to make better use of an existing property.



Watch as you read

Every chapter includes a short video from Ian Ugarte, who has been building co-living homes since 2009.

INSIDE THIS GUIDE

- Start with the property, not the strategy
- Co-living in plain English
- Planning, building and compliance
- Co-living, granny flat or rebuild?
- How Invida assesses a property
- Real project stories
- Choosing your next step

Before you build anything.

Most people come to us with the answer already picked. Co-living. A granny flat. A big renovation. The trouble is, the strategy should be the last thing decided, not the first.

The property decides what's possible. Its zoning and overlays, the existing structure, where the plumbing sits, how the block is laid out. Get those wrong and even a good idea becomes an expensive one. This guide walks you through how to look at a property **before** choosing a pathway, so you can have a far better conversation with any builder, including us.

Who it's for: anyone sitting on a property wondering what else it could be, and anyone thinking about buying a property for co-living or a secondary dwelling.

How each chapter works

Read
Plain-English explanation of one topic.

See
A diagram, plan or comparison.

Watch
A short video from Ian. Click to play.

Next
One sensible next step.

What's inside

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About Invida. We're a builder and compliance partner with a developer's eye. We assess design, building, approval and compliance considerations. We're not financial, tax, legal or lending advisers, so for those questions we'll always point you to an independent professional.

1 CHAPTER ONE

Start with the property, not the strategy.

> **Why it matters.** The same idea can be a great fit on one block and a costly mistake on the next. Assessing the property first keeps every option open until you know which ones are realistic.

Why owners are looking at their property differently

Housing needs are changing. A home that suited one stage of life may not suit the next, and there's growing demand for smaller, well-designed, self-contained places to live. So more owners are asking a simple question: could the property I already have be used better?

What "adaptable" really means

An adaptable property is one that can be reshaped for a new use without starting from scratch. That might mean reworking the inside, adding a second dwelling, or rebuilding for purpose. Which of those is possible depends on things you can't see from the street.

Zoning and overlays
What the site is allowed to be used for

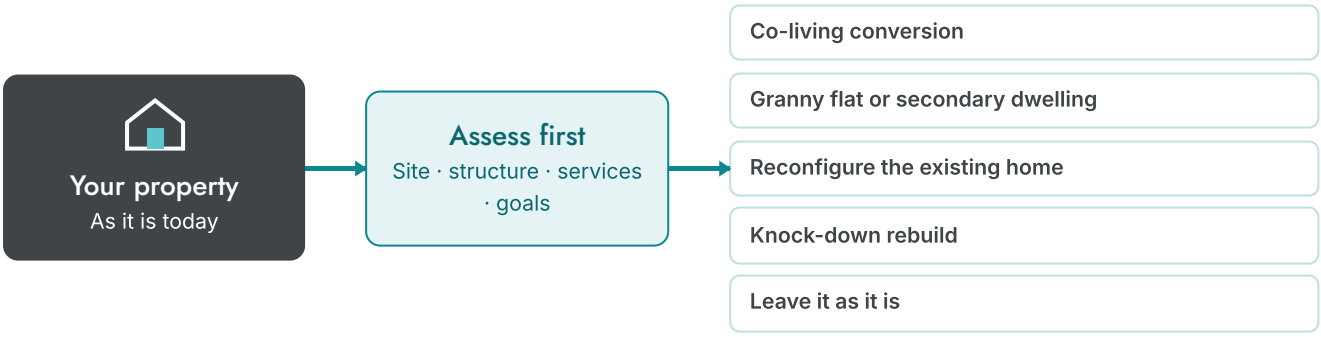
Block size and shape
Room for setbacks, access and parking

Existing structure
Age, condition and layout of the home

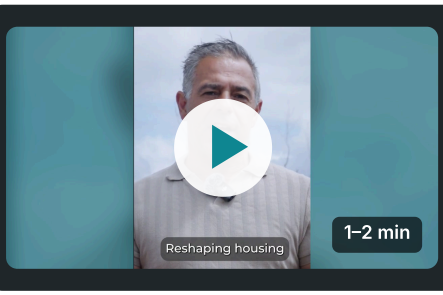
Plumbing and services
Where water, drainage and power run

Location
Who the property could realistically house

Your goals and budget
What you want the property to do for you



An early warning sign: if someone recommends a strategy before asking about your zoning, overlays or where the plumbing runs, slow down and ask more questions.



WATCH IAN EXPLAIN

Why start with the property rather than the strategy?

Ian on why the site, not the idea, decides what's worth investigating.

Watch the video

2 CHAPTER TWO

Co-living in plain English.

Why it matters. A properly designed co-living home isn't a house with extra bedrooms squeezed in. Each resident gets their own self-contained space, and that's what makes it work for everyone involved.

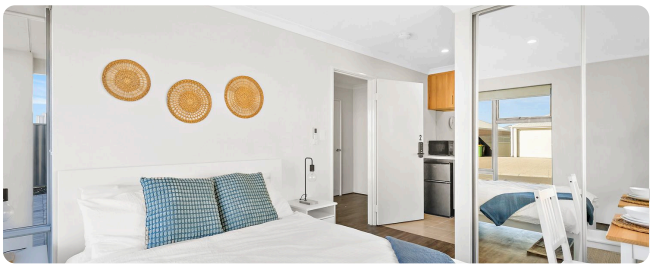
What each resident gets

Bedroom
Private and lockable

Bathroom
Their own, not shared

Meal prep area
A private space to prepare their own meals

Sitting area
Space to relax that isn't the bed



A finished room: bed and living zones, fully furnished.



The private meal prep area, with the ensuite alongside.

What a good result looks like

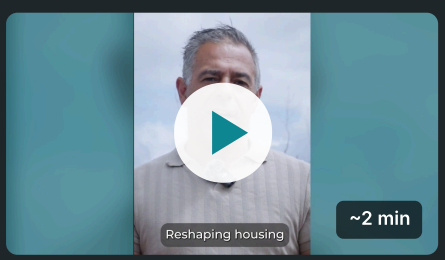
In Ian's words, the aim is that the people living in your property are in a **"win-win situation"**, with the resident and the owner both better off.

For the resident

- A private, self-contained space that's ready to move into.
- One weekly payment covering furniture and utilities.
- Often a lower cost than renting a self-contained place on their own, which can leave room to save.

For the owner

- As short a build window as possible, because that's the time the property isn't earning rent.
- Handover dates that are kept, so residents can be lined up in advance.
- One team from approval to furnishing to property management, with no gaps between trades.



WATCH IAN EXPLAIN

What does a good result look like for the owner and the resident?

Ian on timelines, end-to-end delivery and why residents need to win too.

Watch the video

2 CHAPTER TWO, CONTINUED

What co-living is, and isn't.

Co-living houses several unrelated residents in one property, each in their own private, self-contained room, in a home designed, approved and managed for that use. It isn't the same as renting out spare rooms.

Purpose-designed co-living

- Designed and approved for the number of residents
- Every room has its own ensuite and meal prep area
- Fire safety, exits and amenity built in from the start

Informal room renting

- Rooms let out without approval for the new use
- Bathrooms and kitchen shared by everyone
- Compliance often an afterthought



Conceptual 5-room layout only, not to scale. Every design depends on the site, the existing home and the approval pathway.

Common co-living myths

"Co-living is just a rooming house."
The label matters less than the build. A well-designed home gives every resident a self-contained room, approved for how it's used.

"Any large house can be converted."
Size is one factor. Zoning, overlays, codes and the plumbing layout often decide it first.

"More bedrooms always means a better project."
Every room has to be liveable and compliant. An extra room can add cost and approval risk.

"Approval and finance are straightforward."
Approval depends on the site; lending depends on you. Both need checking early with the right people.

"You'll never have trouble finding residents."
Demand varies by location and over time. Design, location and management all play a part.

"Compliance is just paperwork."
It shapes the design from day one: fire separation, exits, amenity and services.



WATCH IAN EXPLAIN

Does every property work for co-living?

Ian on the most common misconceptions he hears, and what's actually involved.

Watch the video

3 CHAPTER THREE

Planning, building and compliance.

Why it matters. Physical space alone doesn't tell you what can be built. Requirements vary by site, council and building type, and they change over time, so they need to be looked at early, not bolted on at the end.

The compliance stack

Before anything is designed, each of these layers needs an answer. Miss one, and the ones above it can fall over.

Planning	Zoning, overlays and whether the intended use is allowed on the site
Building	The building classification and the codes that apply to it
Fire and safety	Fire separation, smoke detection and safe exits for every resident
Services	Plumbing, drainage, water and power capacity for the new use
Operation	How the property is managed and maintained once residents move in

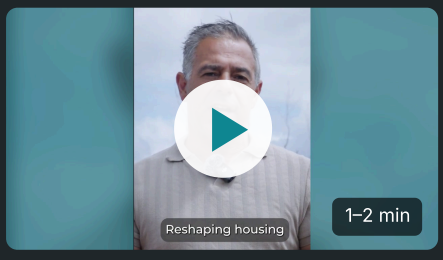
Commonly overlooked

- An overlay that limits the use, even when the zoning looks right
- Where existing plumbing and drainage can realistically run
- Parking and access requirements for more residents

When it isn't compliant

A property used in a way it isn't approved for can face orders to stop the use or carry out costly rectification work, and can create problems with insurance and resale. That's why Invida looks at compliance before design, not after.

? **A question worth asking any builder:** "What type of building certification allows a dwelling to be lawfully used as a co-living property?" If they can't answer it clearly, keep asking questions before you go any further.



WATCH IAN EXPLAIN

What should you investigate before deciding what to build?

The planning and compliance checks Ian runs before anything is drawn.

Watch the video

4 CHAPTER FOUR

Co-living, granny flat or rebuild?

Conversion or granny flat?

Ian's rule of thumb is simple. Where a co-living conversion is possible on the site, that's the pathway he'd look at first. A granny flat or secondary dwelling becomes the one to investigate when the zoning or an overlay rules out a conversion but still allows a second dwelling.

Where the rules allow either option to be approved through a **private certifier**, that's the route Ian steers people towards, because the boxes to tick are clear from the start.

> "If you can do one, do it. If you can't do the co-living, let's move to a granny flat.
>
> IAN UGARTE, INVIDA

How to think it through

QUESTION 1 · THE SITE
Can the site support a co-living conversion? (zoning, overlays, codes, plumbing position)

YES

QUESTION 2 · YOUR SITUATION
Will you be living in the home yourself, or is co-living beyond your financial capacity?

- If yes: a granny flat may suit better, even where co-living is possible

IF NO

QUESTION 3 · THE COST
Does the conversion cost stack up against what it achieves?

- Yes: investigate a conversion
- No: look at a knock-down rebuild

NO

QUESTION 4 · OTHER OPTIONS
Can the site support a granny flat or secondary dwelling?

- Yes: investigate a granny flat
- No: look at renovation or other options

Question 2 is one for your broker or accountant as much as for us. Indicative only: every site and council area is different, and each pathway is subject to assessment.



WATCH IAN EXPLAIN

Conversion, granny flat or rebuild: what changes the conversation?

How Ian decides which pathway is worth investigating first.

Watch the video

4 CHAPTER FOUR, CONTINUED

Conversion or knock-down rebuild?

A small conversion might mean reworking the rooms you already have. A larger one can mean adding new internal walls on top of that. At some point the cost of converting starts to outweigh what the conversion achieves. If the existing house is much older and sits in a central location, knocking down and rebuilding a home designed for co-living from day one may be the pathway worth investigating instead.

	Converting an existing home	Knock-down rebuild
Starting point	Works with the existing structure and layout	Clears the old home and starts fresh, designed for co-living from day one
Room layout	Rooms vary. Some end up as one-bedders, some as large studios (a converted double garage, for example)	Rooms are designed to be almost identical, differing mainly in which way they face
Room pricing	Each room may be priced differently	More consistent across the home
When to look at it	The site allows it and the conversion cost makes sense	Conversion costs climb, or the existing home is older and well located

The other pathways

Co-living is one pathway among several. Ian describes the options by where the new space goes.



INSIDE

Reconfigure

Rework the existing layout to create better or extra living space.

When the structure is sound and the use is allowed



BEHIND

Second dwelling

A granny flat or secondary dwelling on the same lot.

When a conversion is ruled out but a second dwelling isn't



REBUILD

Knock-down rebuild

Clear the old home and build purpose-designed.

When the home is older or conversion costs don't stack up

A straightforward renovation can also be the right call when the goal is to improve the home rather than change how it's used. Looking at vacant land instead? Building new from scratch is another option Invida can talk you through.

Next: what happens when you ask us to look at a property

Chapter 5 →

5 CHAPTER FIVE

How Invida assesses a property.

Talk to us before you buy, not after

The one thing Invida will say no to is a property bought first and brought to us second. Zoning, overlays, building codes and the position of the existing plumbing all decide whether a conversion is possible, and only a small share of the properties we look at tick every box. Buying first and asking later is how people end up with a property that can't do what they bought it for.

> "Just use our expertise. That's what we're here for. We've been doing it for 17 years and we know how to do it.
>
> IAN UGARTE, INVIDA

One team, end to end

1. **Property** — Assess yours, or help you find one that suits
2. **Approval** — Design and approvals for the right pathway
3. **Build** — The conversion, granny flat or rebuild
4. **Furnish** — Every room fitted out, ready to live in
5. **Manage** — Handed straight to property management

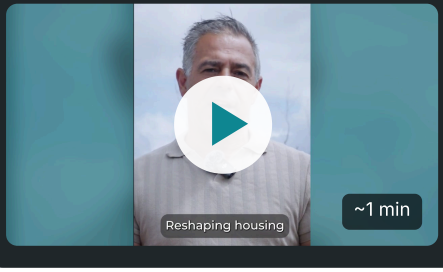
What we assess, and what needs other professionals

Invida assesses

- Buildability, site constraints and design
- Approval pathway and certification
- Building and compliance requirements
- Construction, furnishing and handover

Speak to an independent professional about

- Lending: a mortgage broker or lender
- Tax and structure: your accountant
- Suitability for your goals: a financial adviser
- Value and legal matters: a valuer or solicitor



WATCH IAN EXPLAIN

The one thing we'll always say no to

Why Ian would rather see a property before you buy it.

Watch the video

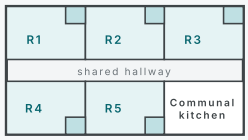
6 CHAPTER SIX

Real project stories.

Why it matters. Every property starts in a different place. These examples show how the site shaped the decision, what changed along the way and what was learned. They're examples of process, not a promise of the same result.



BEFORE

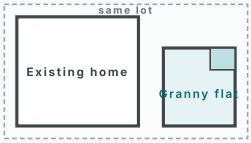


AFTER

PROJECT ONE

Converting a family home

The property	A large, older family home on a suburban block.
The goal	Make better use of a home that no longer suited the owner.
What shaped it	Zoning allowed the use; existing plumbing guided where ensuites could go.
The pathway	Co-living conversion through private certification.
The lesson	Mapping services early avoided a redesign later.



SITE PLAN

Conversion ruled out by an overlay. Second dwelling allowed.

PROJECT TWO

When a granny flat was the answer

The property	A well-located home with space at the rear of the block.
The goal	Co-living, at first.
What shaped it	An overlay ruled out the conversion but allowed a second dwelling.
The pathway	A purpose-designed granny flat behind the existing home.
The lesson	Checking overlays first pointed straight to the option that worked.

When the plan changes. Sometimes the most useful outcome of an assessment is learning a project isn't worth going ahead with. Finding that out before you buy or build is far cheaper than finding it out after.

Client details have been removed. Any figures shown in project stories are historical, specific to that project and include their source, date and assumptions.



WATCH IAN EXPLAIN

What can property owners learn from these projects?

Ian walks through the decisions behind a real Invida project.

Watch the video

7 CHAPTER SEVEN

Your quick self-check.

Tick each one that applies to you.

- [ ] I know what I want the property to do for me over the next five to ten years.
- [ ] I know the property's zoning and whether any overlays apply.
- [ ] I have the title, a site plan or existing floor plans on hand.
- [ ] I know roughly where the existing plumbing and services sit.
- [ ] I've spoken with a broker or accountant about how a project might be funded and structured.
- [ ] I haven't bought yet, or I'd like a builder's view before I do.

Ticked three or fewer? An Information Session is a good place to start. **Ticked four or more?** Complete the Property Questionnaire so we can look at your property.

Choose the step that suits you

STILL LEARNING

Book an Information Session

A one-on-one session to talk through how co-living and other pathways work, and ask your questions.

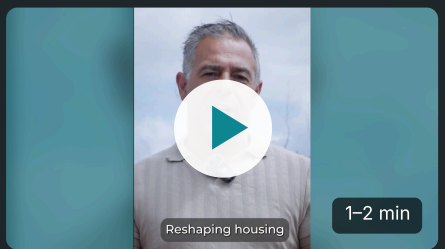
Book an information session now

HAVE A PROPERTY

Complete the Property Questionnaire

A few quick questions so we can see what's worth investigating.

Test your property now



WATCH IAN EXPLAIN

Not sure which pathway to look at? Start here.

Where Ian suggests starting if you've got a property and aren't sure what's possible.

Watch the video

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Have a property in mind?

Book an Information Session and we'll talk it through together.

Book now

PROJECT GALLERY

From before to after.

A look inside a real Invida conversion. The same house, before and after the work.



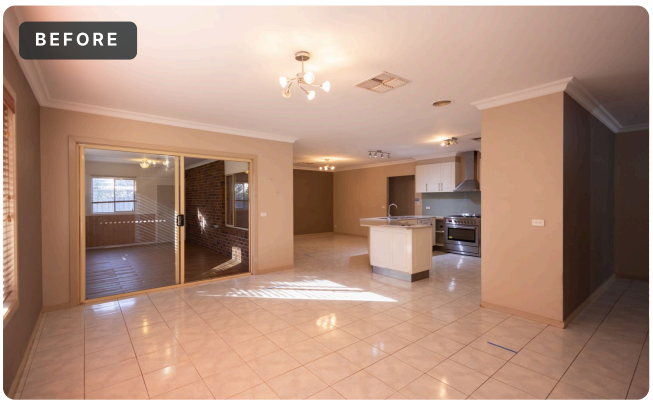


Living area to private room. An open-plan living space becomes a self-contained room with its own meal prep area and ensuite.





Family bathroom to private ensuite. A dated shared bathroom rebuilt as an ensuite for one resident.





Room by room. Under-used space reworked into a private room with separate bed and living zones.

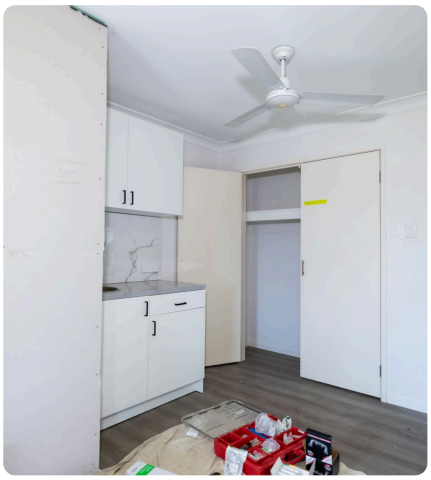
PROJECT GALLERY, CONTINUED

Inside the build.

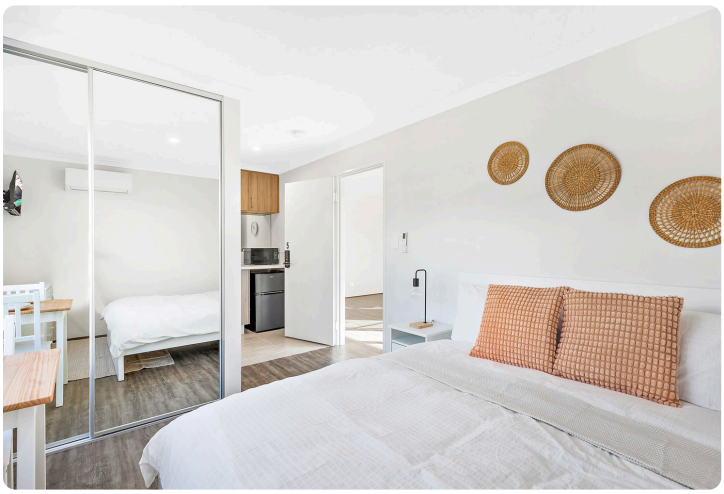
Invida's own team on site, from fit-out through to the finishing touches.







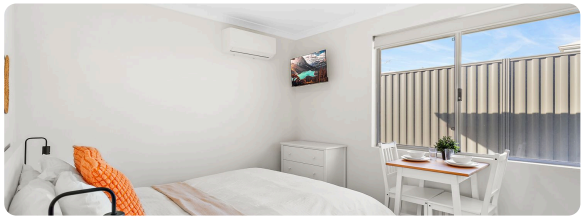
Finished and furnished



A private room, furnished and ready to move into.



The communal kitchen.



Bed and living zones in one room.

Photos from completed Invida projects. Every property is different, and results depend on the site and the approved design.

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See more Invida projects

Browse completed co-living and adaptable homes.

View the gallery

About Invida.

Invida is a builder and compliance partner for co-living and adaptable homes. Ian Ugarte has been delivering co-living projects since 2009, bringing a hands-on building and plumbing background to every property we assess.

Our job is to tell you what a property can realistically become, design it properly, get it approved, build it, furnish it and hand it over ready to live in.

Web	invida.com.au
Phone	07 5450 8334
Post	PO Box 203, Bli Bli QLD 4560
Social	@invida.coliving


Ian Ugarte, Invida

Book an Information Session

A one-on-one session on how a property is assessed, with time for your questions.

Book now

Important information

This guide is general information only, current as at October 2026. It is provided by Invida to help property owners understand the design, building, approval and compliance considerations involved in co-living, secondary dwellings and other adaptable property pathways. It does not take into account your objectives, financial situation or needs.

Invida is a builder and compliance partner. We do not provide financial, investment, tax, legal or lending advice. Before acting on anything in this guide, seek independent advice from appropriately qualified professionals, including a licensed financial adviser, accountant, solicitor and lender or mortgage broker.

Planning, building and compliance requirements vary by site, council area and building type, and change over time. Whether any pathway is suitable for a particular property is subject to individual assessment and approval. Any project examples are historical and specific to that property, and are not a promise or indication of future results. Personal details have been removed from all client projects.