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CITY OF GREATER SHEPPARTON HOUSING STRATEGY

BACKGROUND REPORT

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GHD

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1.0 Introduction

1.1 Greater Shepparton Housing Strategy Process

This Report is the Background Report to the City of Greater Shepparton Housing Strategy. The Greater Shepparton City Council has commissioned a multi-disciplinary consultant team to prepare a Housing Strategy for Greater Shepparton. The Greater Shepparton 2030 Strategy Plan recommended the preparation of a Housing Strategy, including a detailed supply and demand analysis to justify the future direction of planning for housing within the municipality. The Housing Strategy will be integral to the implementation of the Greater Shepparton 2030 Strategy Plan, and will enable Greater Shepparton to meet the housing needs of its community.

The Housing Strategy process consists of the following stages:

1. *Project Inception*
2. *Key Issues Paper*
3. *Background Report*
4. *Draft Housing Strategy*
5. *Final Housing Strategy*
6. *Implementation*

1.2 Purpose of Study

The Background Report presents a comprehensive analysis of supply and demand of housing and associated housing needs in the Greater Shepparton area until 2031.

This purpose of the Background Report is to:
- provide an overview of general housing trends in Greater Shepparton, and
- provide relevant data on existing and likely future housing supply and demand.

Together with the Key Issues Paper, the Background Report is to be used as a reference document that informs later planning stages. The data collected in this Report and the subsequent analysis of the housing market in Shepparton are meant to establish grounds for an evidence-based approach to developing the final Housing Strategy.

1.3 Structure of Report

This report is divided into five chapters. Following from this Chapter (Chapter one), Chapter two outlines the methodology for the preparation of this report.

Chapter three analyses the housing supply in Greater Shepparton. This includes both the existing *land supply* and the *dwelling supply*. The characteristics of zoned residential land are examined and information pertaining to the dwelling stock including number, type and location of various dwelling types is presented.

Chapter four identifies the likely future demand for housing within the municipality. A demographic analysis is undertaken to provide a better understanding of housing occupants and consumers. This is followed by a housing market analysis including a housing affordability and special housing need and a qualitative assessment of the housing market.

Chapter five presents a synthesis of the supply and demand chapters of the report. It identifies the likely future demand for housing and a notional amount of zoned land that is needed to accommodate future housing needs in the area.

1.4 Design of Report

The Background Report is a resource to be used at different times for different purposes, both during and after the formulation of the Housing Strategy. It has been designed to be used as a comprehensive reference of the Greater Shepparton housing market, as well as assessing specific, local information for a particular location.

There are several Appendices to the Background Report, including:

- *Appendix A* containing a glossary of terms to assist in the understanding of the issues and key concepts associated with housing.
- *Appendix B* containing the External Infrastructure Report as prepared by GHD.
- *Appendix C* containing the notes to the Focus Group sessions which occurred in November 2007 as facilitated by Capire Consulting Group.
- *Appendix D* containing a summary of submission made to the Draft GSHS which was exhibited in October – November 2008 and responses to the matters raised.

A number of independent Profile Series are presented in A3 format in *Appendices E, F and G* for numerous localities within the municipality – *Appendix E* contains includes the Demographic Profile; *Appendix F* contains the Land Supply Profile; and *Appendix G* contains the Dwelling Stock Profile. These profile series can be used for cross-comparison purposes by combining similar Profile Series for different local areas. They can also be used to provide a comprehensive housing picture of a specific area by combining various Profile Series from the same location. It is recommended that this report be bound in a manner that allows this re-combination of the various Profile Series as necessary such as in a two-ring binder.

1.5 The Issue of Housing

Housing is a complex issue related to the environmental, social, economic and political characteristics and structure of a place. It is a basic human need as every person requires some form of housing. Housing needs change over time with changes in people's socio-economic circumstances.

To help simplify the housing issue, a conceptual framework for housing has been established. This conceptual framework underpins the preparation of the Background Report and the resultant Housing Strategy.

The conceptual framework consists of three main interconnected elements, the land, the dwellings and the people, which are related in a hierarchical relationship. In this framework, the land provides the carrying capacity to build the dwellings, which are then occupied by the people. The Background report generally attempts to analyse these three elements as well as the key influences which affect them.

2.0 Methodology

2.1 Research Aims

The research contained in the Background Report examines the conditions of supply and demand as they relate to housing in the City of Greater Shepparton. It complements previous work commissioned by Council, principally the Greater Shepparton 2030 Strategy Plan.

The research combines both quantitative and qualitative research methods to portray an as accurate as possible picture of supply and demand within the municipality. The research focuses on providing a detailed and comprehensive statistical analysis of supply and demand as well as assessing this information with regards to the policy, economic and social context.

2.2 Data Collection

Data for the research has been collected from a number of data sources. Statistical information regarding the dwelling stock and demographics of the area has been derived from various ABS data sets from the 2006 Census of Housing and Population. Additional Census data was obtained for the years 1996 and 2001.

Statistical information regarding the land supply was obtained through the use of GIS software, with base data being provided to the consultant team by Council.

2.3 Analysis Areas

The research has focused on a number of geographical areas for analysis. Census data has been analysed at the Statistical Local Area (SLA) and Collection District (CD) levels. CD data has been amalgamated into thirteen sub-regions[1]. These sub-regional boundaries have been used for data analysis detailed within Appendix B: Land Supply Profiles, Appendix C: Dwelling Stock Profiles and Appendix D: Demographic Profiles of this report.

The SLAs used in this analysis are as follows:

- Greater Shepparton Part A (referred to as Greater Shepparton Urban Area);
- Greater Shepparton Part B East (referred to as Greater Shepparton Rural East); and
- Greater Shepparton Part C West (referred to as Greater Shepparton Rural West).

A matrix showing the analysis areas and how they are used for each Appendix is shown below. Figure 1 illustrates the SLA and sub-regional boundaries used in this analysis.

1Sub region boundaries are based on CD boundaries and best fit to areas used by ID Consultants to include separate townships data as appropriate.

Analysis Area	**Appendix B**	**Appendix C**	**Appendix D**
Kialla-Shepparton South Surrounds	**X**	**X**	**X**
Mooroopna	**X**	**X**	**X**
Shepparton South	**X**	**X**	**X**
Tatura *note: area varies*	**X**	**X**	**X**
Rural North East	Includes: • Katandra West; • Dookie; • Tallagaroopna; • Bunbartha.	**X**	**X**
Rural North West	Includes: • Undera; • Merrigum.	**X**	**X**
Rural South	Includes: • Murchison; • Toolamba; • Kialla West; • Toolamba West.	**X**	**X**
Shepparton Central		**X**	**X**
Shepparton North Central		**X**	**X**
Shepparton North East		**X**	**X**
Shepparton North Surrounds	Includes: • Grahamvale; • Shepparton East.	**X**	**X**
Shepparton North West		**X**	**X**
Shepparton South East		**X**	**X**
Shepparton North	**X**		
Congupna	**X**		

In assessing the existing land supply, areas that contain the following zone types have been analysed:

- Residential 1 Zone (R1Z);
- Low Density Residential Zone (LDRZ);
- Rural Living Zone (RLZ); and
- Township Zone (TZ).

2.4 Limitations

Given the complexity of housing, no study can capture all of the elements of the housing market of Greater Shepparton in its entirety. While this report presents numerous statistical information, the methods used to analyse housing data cannot be expected to be entirely accurate for a variety of reasons. Additionally, the dynamism of the housing market means that statistical information can become quickly out-dated.

3.0 Supply Analysis

3.1 Land Supply

3.1.1 Introduction

This section of the supply analysis details the existing land supply conditions in Greater Shepparton. It provides the following information:

- the amount, type and distribution of zoned land used for residential purposes, the amount of existing vacant and underutilised residential land that may have further development potential;
- the physical structure of residential areas;
- the existing service infrastructure and implications for servicing future residential development
- known land constraints on future residential development; and,
- potential appropriate land for future residential development.

In analysing the residential land supply, a municipal-wide overview is presented which summarises land supply conditions for Greater Shepparton. This is followed by a series of Residential Land Supply Profiles which narrows the focus for selected areas. The section concludes with a summary of main points and a discussion of potential implications for the Housing Strategy.

3.1.2 Method

The land supply analysis has four components outlined below:

(a) Analysing Urban Form

To understand the quality of the built environment, an analysis has been undertaken to assess the existing settlements' built form characteristics and how they integrate with their surroundings. This was achieved through a desktop review, and supplemented by site visits. The analysis includes observations regarding:

- development patterns;
- urban form characteristics;
- heritage areas and other valued features; and
- areas of land use sensitivity and/or potential conflict.

(b) Assessing Service Infrastructure Provision

An investigation has been undertaken into the availability of existing services in the municipality to ascertain whether there are any limitations to future development including identifying possible thresholds to infrastructure upgrades. These investigations were of a desktop and conceptual nature. Issues relating to infrastructure service provision are discussed within the Residential Land Supply Profiles.

The service infrastructure assessment includes investigations into:

- storm-water and drainage;
- water and sewerage;
- power and telecommunications;
- irrigation infrastructure; and
- major infrastructure projects.

More detailed information regarding servicing infrastructure including future development requirements and indicative costings is attached in Appendix E of this report.

(c) Understanding the Existing Land Supply

As identified in section 2.3, in analysing the existing residential land supply, four zone types have been examined. Land within these zones represents the majority of residential use in the municipality. Information regarding the existing land supply was derived from a visual survey using a high quality aerial photograph of the municipality, a method which provides approximate information only.

The aerial photograph used in this survey is not current, being updated last on 10.2.06 and as such, changed conditions since this date are not reflected in this report. As such, the amount of vacant and underutilised land will tend to be overestimated as recent development has reduced the potential development capacity of these areas. Measurements of the land supply were obtained using GIS software, with data provided by Council (last updated on 19.06.07).

(d) Assessing the Future Land Supply

In analysing the suitability of land outside existing zoned residential land for potential future residential development, the following process was undertaken and is documented in the Land Supply Profiles:

- Mapping of existing zoned residential land by zone type. This is shown on the *Existing Zoned Residential Land Plan* which identifies existing residential areas as well as areas where there is potential capacity to accommodate additional development. Subdivision patterns, parcel sizes and orientation, and the road network are also illustrated on this plan.
- Mapping of social and transport infrastructure. This is shown on the *Social and Transport Infrastructure Assessment Plan* which highlights the structuring elements important to the functioning of residential areas such as education, healthcare, employment areas, and open space infrastructure, and transport routes and stops. To indicate the walkable service area of this infrastructure, an 800 metre catchment is drawn to represent an approximate 10 minute walk.
- Mapping of known land constraints. This is shown as the *Land Constraints Plan* which identifies land as highly constrained, partially constrained or unconstrained as well as the locations of potential interface issues. This plan provides an indication of the physical capability of the land to accommodate future residential growth.
- Combining previous plans into a composite plan. This is shown as the *Land Supply Analysis Plan* which documents the previous considerations as well as indicates areas that have been previously identified as future residential areas in the *Greater Shepparton 2030 Strategy Plan*. This is accompanied by an analysis which highlights in broad terms, potential areas for consideration as future housing areas.

The physical and social elements mapped in the above process include:

- environmental features including:
  - floodplains;
  - significant native vegetation;
  - sensitive areas;
  - productive agricultural land;
  - preservation areas; and
  - aboriginal heritage areas.

- interface issues including:
  - non-compatible uses;
  - existing character; and
  - areas sensitive to change.

- accessibility including:

  - walkable catchment of facilities and services; and
  - Bus routes (currently being modified).

- Existing and future projects and policy including:
  - anticipated development and infrastructure;
  - projects; and
  - strategic intent.

3.1.3 Greater Shepparton Overview

Zoned Residential Land

An assessment of the four main residential zone types reveals that the gross amount of zoned residential land is approximately 4,990 ha. Of this land, approximately 84 percent or 4,190 ha are designated for residential development[1] (net residential land). This land is comprised of nearly 20,000 residential land parcels

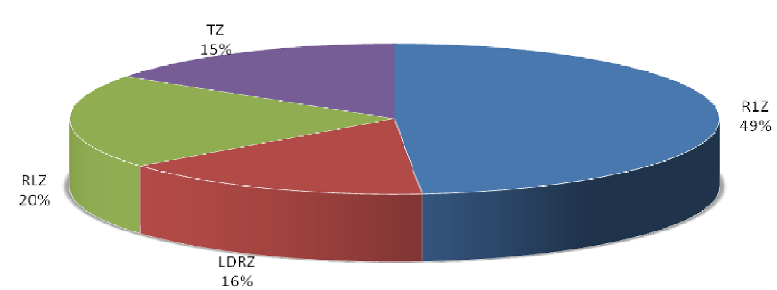
A summary of the zoned residential land supply by zone type is shown in Table 1.

TABLE 1: Zoned Residential Land Supply

Zone	Gross Residential Land (hectares)	Net Residential Land (hectares)	Residential Land Parcels
R1Z	2,425.8	1856.4	17,262
LDRZ	777.6	701.7	1,054
RLZ	1,009.0	967.8	205
TZ	774.1	664.1	1,461
All	**4,986.5**	**4,190.0**	**19,982**

Of the total existing zoned residential land, nearly half is designated as conventional residential, or R1Z. Approximately 20 percent is designated as RLZ, with the balance of zoned land being equally distributed between the LDRZ and the TZ. The gross residential land by zone type is shown in Figure 2.

Figure 2: Gross Residential Land by Zone Type



Distribution of Zoned Residential Land

Zoned residential land is distributed among a number of discreet locations across the municipality. These are shown in Figure 3 overleaf.

The majority of land zoned for residential purposes in Greater Shepparton is located in the Greater Shepparton Urban area of Shepparton/Kialla and Mooroopna. This is mostly R1Z land but importantly includes a significant amount of RLZ land. The majority of the LDRZ land is scattered in relatively small pockets of development on the periphery of this area. Additional R1Z land can be found in Tatura, which also contains a substantial proportion of

[1] The net land supply includes developed, vacant and underutilised land.

LDRZ land. Residential land outside of these areas is generally designated as TZ, and is located in numerous small towns across the municipality.

The distribution of residential land across the municipality by zone type is shown below in Figures 4, 5, 6 and 7.

Figure 4: Zoned Land Distribution: R1Z

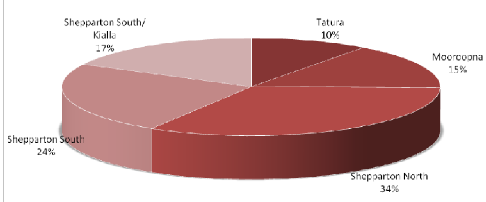


Figure 5: Zoned Land Distribution: LDRZ

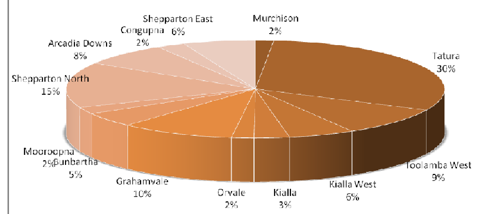


Figure 6: Zoned Land Distribution: TZ

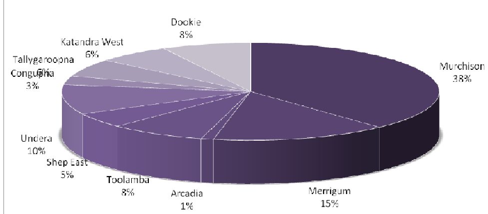
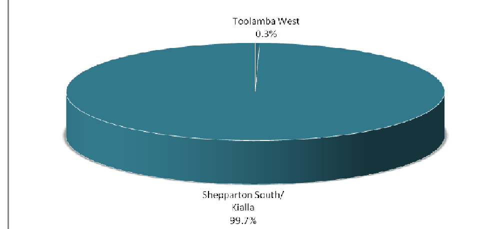


Figure 7: Zoned Land Distribution: RLZ



Developed Residential Land Characteristics

Within existing zoned residential land, approximately 3,000 ha is used for residential purposes. The size of the residential parcels is largely dependent on the zone type, and is an indicator of housing preferences. It is also useful in estimating future land requirements. Table 2 summarises the characteristics of developed residential land within zoned residential land.

TABLE 2: Developed Residential Land by Zone Type

Zone	Developed Residential Land (ha)	Developed Residential Parcels	Avg. Parcel Size of Developed Residential Land (sqm)	Residential Land Parcels/ ha of Zoned Land
R1Z	1,282.3	15,832	810	12.3
LDRZ	429.7	831	5,170	1.9
TZ	502.3	1,316	3,817	0.2
RLZ	790	155	50,964	2.6
All	**3,004.3**	**18,134**	**15,190.3**	**17**

In terms of the parcel yield of zoned land, the R1Z delivers the most parcels per hectare of zoned land and subsequently has smaller average parcel sizes than other zone types. Conversely, the TZ delivers as little as 0.2 parcels per hectare of zoned land with an average parcel size of 3,817m². Land within the RLZ classification yields slightly more parcels per hectare than LDRZ land, resulting in 2.6 and 1.9 parcels per ha respectively.

Existing Residential Land Capacity

It can be expected that some existing zoned residential land will be vacant or underutilised. If developed, this land can increase the overall dwelling supply. Measuring the amount of vacant and underutilised land indicates the potential capacity available within existing zoned residential land. Table 3 summarises the vacant and underutilised land supply in Greater Shepparton.

TABLE 3: Existing Residential Land Capacity

Zone	Underutilised Residential Land (ha)	Percent of Underutilised Land to Total Residential Land	Underutilised Residential Parcels	Percent of Underutilised Parcels to Total Residential Parcels
R1Z	574.2	23.7%	1454	8.4%
LDRZ	272	35.0%	225	21.3%
RLZ	172.9	17.1%	50	24.4%
TZ	161.4	20.9%	145	9.9%
All	**1180.5**	**23.7%**	**1874**	**9.4%**

Of the almost 20,000 residential land parcels in Greater Shepparton, an estimated 9.4 percent (1,874 parcels) are either vacant or underutilised. This equates to approximately 1,181 ha, or 23.7 percent of all currently zoned residential land which has the potential to accommodate further residential growth.

The greatest amount of vacant or underutilised land is located within the R1Z, with an approximate 574 ha of land with further development potential. The LDRZ, RLZ and TZ have an estimated 272 ha, 173 ha, and 161 ha of underutilised land respectively.

Land with Cultural Heritage Sensitivities

In-line with the Aboriginal Heritage Act 2006, land within areas designated as ‘culturally sensitive’ are subject to the Aboriginal Heritage Regulations 2007. To develop land within ‘culturally sensitive’ areas, a development proposal must comply with the conditions set out in the Regulations.

Given the natural geographic features of Greater Shepparton, there is a large amount of land within ‘cultural sensitive areas’. This is particularly the case along Greater Shepparton’s numerous river and stream corridors. Figure 8 indicates areas of ‘cultural sensitivity’ within Greater Shepparton.

Development Intention

Considering landowner intention to develop is important in ensuring Greater Shepparton can meet its future housing needs. If land is earmarked for future residential uses where landowners have no intention to develop, the land supply can be constricted, resulting in supply shortages. To a certain degree, landowners can be influenced to develop through the up-zoning of land. This increases the financial pressure to develop through the imposition of higher rates; however this is not a guaranteed outcome as a landowner cannot be forced to develop their land.

The development of land can be highly lucrative. It is understood there are a number of landowners who are highly interested in gaining development permission for their land. Council has received numerous submissions both as part of the Greater Shepparton 2030 Strategy Plan and the Housing Strategy seeking to re-zone their land for residential use.

Figure 9 maps all residential rezoning requests received by Council to date. It is annotated with the nature and issues of the request.
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3.1.4 Residential Land Supply Profiles

The Residential Land Supply Profiles provide detailed information on the areas within existing zoned land. The profiles are meant to serve as a reference and are designed in an illustrative format to allow for ease-of-use in conveying information. Each Residential Land Supply Profile is documented in a stand-alone format to enable it to be used in conjunction with other profile series. The Residential Land Supply Profiles are attached as Appendix B of this report

The Residential Land Supply Profiles presented in the section are:

- Murchison
- Merrigum
- Tallygaroopna
- Bunbartha
- Dookie
- Katandra West
- Congupna
- Mooroopna
- Undera
- Toolamba
- Toolamba West
- Tatura
- Shepparton East and Surrounds
- Shepparton North
- Shepparton South
- Shepparton South/Kialla and Surrounds.

Structure and Content of Profiles

Each Residential Land Supply Profile is structured in the same format, presenting a series of maps and tables to convey land supply information. The following features are provided for each of the profiles:

- Urban Form Analysis;
- Service Infrastructure Assessment;
- Existing Land Supply Plan;
- Social and Transport Infrastructure Assessment Plan;
- Land Constraints Plan; and
- Land Supply Analysis Plan.

3.1.5 Key Findings and Implications

Key Findings

The key findings of the land supply analysis are:

- Greater Shepparton has nearly 5,000 ha of zoned residential land, comprising nearly 20,000 residential parcels.
- Nearly half of all zoned residential land is zoned as Residential 1 Zone[2].
- The majority of all zoned residential land in located in the central areas of Shepparton, Kialla and Mooroopna.
- Virtually all of Greater Shepparton's RLZ land is located in the Shepparton South/Kialla area.
- Across all residential zone types, approximately 85 percent is used strictly for residential purposes, with the remaining land area used for ancillary purposes.
- The average parcel size for each residential zone is:
    - 810 sqm for R1Z;
    - 5,170 sqm for LDRZ;
    - 3,817 sqm for TZ;
    - 50,964 sqm for RLZ.
- Based on average parcel sizes, each hectare of gross zoned land yielded:
    - 12.3 parcels for R1Z;
    - 1.9 parcels for LDRZ;
    - 0.2 parcels for TZ;
    - 2.6 parcels for RLZ.
- Based on available information, there are approximately 1,180.5 ha of underdeveloped zoned residential land[3]. This equates to 23.7 percent of all zoned residential land in Greater Shepparton.
- Existing land supply capacity is estimated to be:
    - 573 ha of R1Z;
    - 272 ha of LDRZ;
    - 173 ha of RLZ;
    - 161 ha of TZ.
- Given the extent of Greater Shepparton's hydrological and other natural features, there is a large land area that is located within 'culturally sensitive' areas[4] (see Figure 8).

Implications for Strategy

Within the existing land supply of Greater Shepparton, there appears to be a significant amount of capacity for further residential growth. This should help satisfy housing demand in the short to medium term. The Housing Strategy must consider the infilling of this land before land outside of the existing supply is identified.

The average parcel sizes of dwellings are relatively large, and reflect a trend for larger houses within Greater Shepparton. Given State consolidation policies, environmental imperatives, and the high value of agricultural land, the Housing Strategy may need to consider tempering the demand for larger residential allotments.

Given the highly constrained nature of the land in Greater Shepparton due to flooding, the potential future land supply for residential growth is somewhat constricted. The Housing Strategy must consider the implications of flooding on residential development, especially in the face of long-term climate change, and address new and innovative ways to minimise risk. The pattern of land constraints also has implications for development, as areas that are appropriate for development may be fragmented in many instances. The Housing Strategy

2 Zoned land refers to all exsitng land zoned primarily for residential purposes and includes both developed and undeveloped land.
3 This figure is likely overestimated as the aerial photo used to assess development conditions was dated 10.2.2006.
4 Areas of cultural sensitivity are defined by the Department of Victorian Communities' Aboriginal Affairs Victoria.

will need to consider ways to address this and build well connected and sustainable neighbourhoods.

3.2 Dwelling Stock Analysis

3.2.1 Introduction

This section provides a snapshot of the existing dwelling stock of Greater Shepparton. It presents information pertaining to:

- the number, type and distribution of various housing types and how they have changed over time;
- dwelling tenure and how it has changed over time; and
- the location and concentration of selected dwelling types.

In analysing the dwelling stock, a municipal-wide overview is presented which summarises the dwelling stock information for Greater Shepparton. This is followed by a series of Dwelling Stock Profiles which narrows the focus for defined sub-regions. The section concludes with a summary of key findings and a discussion of their potential implications for the Housing Strategy.

3.2.2 Method

Definitions for the dwelling stock typologies are derived from the ABS definitions. The term 'Medium Density' Housing is defined in this report as the sum of the ABS classifications for 'Semi-detached, row or terrace housing' and 'Flat, unit or apartment'. The definitions and a description of the dwelling types analysed in this report are provided in the Glossary of this report.

The dwelling stock analysis has three components outlined below:

(a) Analysing the Dwelling Stock

To understand the composition of Greater Shepparton's dwelling stock in terms of dwelling type and tenure type, relevant Census data has been compiled for each sub-region. This data, included in the Dwelling Stock Profiles as *Dwelling Stock Summary Tables*, indicates the number and proportion of each major dwelling type as well as the number and proportion of associated enure type.

(b) Assessing Dwelling Type Distribution

To understand the distribution of various dwelling types across the municipality, a spatial assessment to analyse the locations of the major dwelling types has been undertaken. Using parcel size as a proxy for dwelling types, GIS software was used to measure parcel size and then correlated to dwelling type using the following definitions contained within the City of Greater Shepparton Planning Scheme:

- Medium Density Dwellings – 400 m² per lot;
- Conventional Dwellings –typically 800 m² per lot; and,
- Low density Dwellings – 2000 m² per lot.

This exercise, shown in the Dwelling Stock Profiles as the *Dwelling Type Location Plan*, indicates the broad distribution of dwelling types for each sub-region.

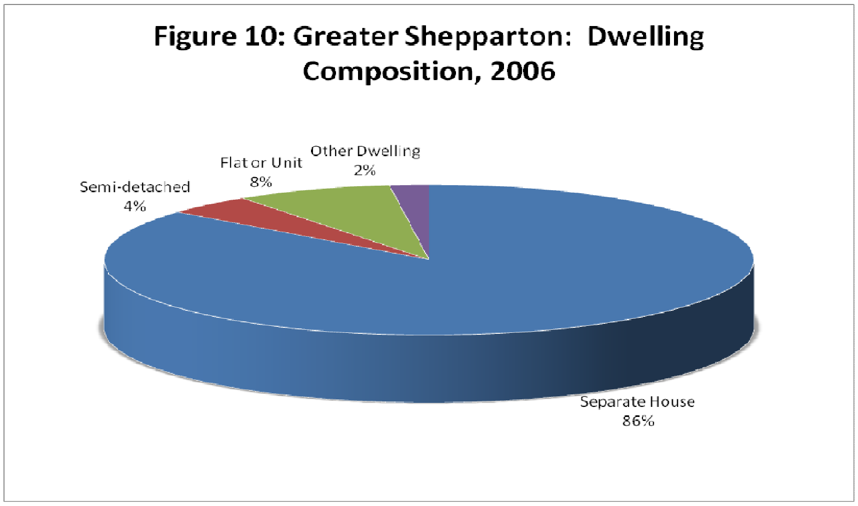
(c) Assessing Alternative Housing Locations

To acquire an understanding of where alternative or non-traditional housing types are located within the municipality, a mapping exercise has been undertaken to document the concentrations of these dwelling types at the CD level for each sub-region. This is shown in the Dwelling Stock Profiles as the *Alternative Housing Concentration Plan* and. Alternative housing types have been derived from the ABS definition for 'Other' dwellings and include:

- Caravan, cabin and houseboats;
- Improvised homes, tents, and sleepers out; and
- Houses or Flats attached to a shop, office, etc.

3.2.3 Greater Shepparton Overview

As of 2006, there were a total of 21,124[1] dwellings in the Greater Shepparton. Of these, 17,873 or 85 percent were reported as being 'Separate House'. In relation to the medium density dwelling stock, there were 905 'Semi-detached' dwellings' and 1,839 'Flat or unit' dwellings, comprising a combined total of 2744 dwellings, or 13 percent of the dwelling stock. 'Other' dwellings accounted for around 2 percent of the total dwelling stock. The dwelling composition of Greater Shepparton is shown in Figure 10.



Dwelling Stock Distribution

The dwelling distribution across the Greater Shepparton is generally concentrated in Shepparton, Kialla and Surrounds and Mooroopna. A significant portion of the dwelling supply is also located in Tatura.

Table 4 shows the sub-regional distribution of the dwelling supply as a proportion of total dwellings. The Greater Shepparton Urban Area contained by far the largest proportion of the dwelling stock, with the sub-regions comprising Shepparton, Tatura, Mooroopna and Kialla-Shepparton South Surrounds commanding significant proportions of the total dwelling stock.

[1] All dwelling stock information pertains to occupied private dwellings only.

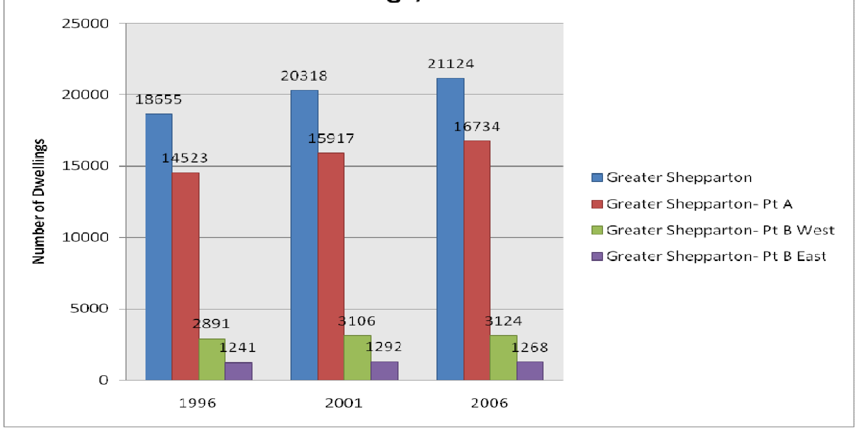
TABLE 4: Dwelling Distribution by Sub-region, 2006		
Sub-Region	Number of Dwellings	Percent of Total Dwellings
Rural South	1,336	6.2%
Tatura	1,572	7.3%
Rural North West	1,170	5.4%
Rural North East	922	4.3%
Mooroopna	1,813	8.4%
Shepparton North West	1,662	7.7%
Shepparton North East	2,515	11.6%
Shepparton North Central	2,505	11.6%
Shepparton Central	1,462	6.8%
Shepparton South	1,624	7.5%
Shepparton South East	1,785	8.2%
Kialla-Shepparton South Surrounds	1,303	6.0%
Shepparton North Surrounds	1,056	4.9%
Rural North East	922	4.3%
Total	**21647**	**100.0%**

Source: ABS Census of Population and Housing (2006)

Change in Dwelling Stock

Between 1996 and 2006 the Greater Shepparton experienced a significant net increase of total dwellings. Overall increases in the dwelling stock were driven primarily through the addition of dwellings in the Greater Shepparton Urban Area. Slower dwelling growth in Greater Shepparton Rural West and Greater Shepparton Rural East also contributed to overall dwelling increases.

Figure 11: Dwelling Stock Change: Total Dwellings, 1996-2006



Growth rates for various dwelling types varied dramatically over the 10 year period between 1996 and 2006. Most dwelling types experienced a net increase in number, with the notable exception of the 'Other' dwelling type which experienced a net loss of dwellings. The change in dwelling stock for various dwelling types is shown in Figures 12, 13, 14, and 15.

Figure 12: Dwelling Stock Change: Separate Houses, 1996-2006

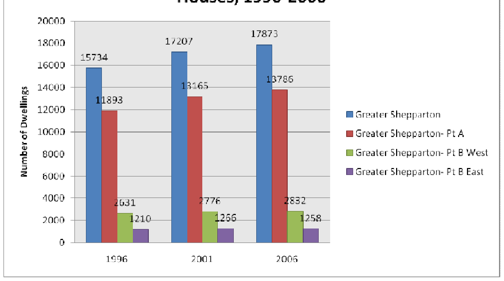


Figure 13: Dwelling Stock Change: Semi-detached, 1996-2006

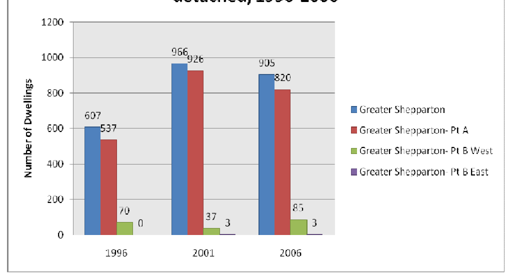


Figure 14: Dwelling Stock Change: Flat or Unit, 1996-2006

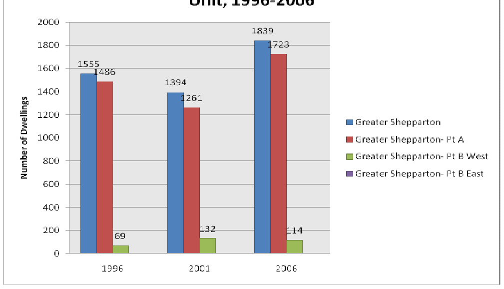
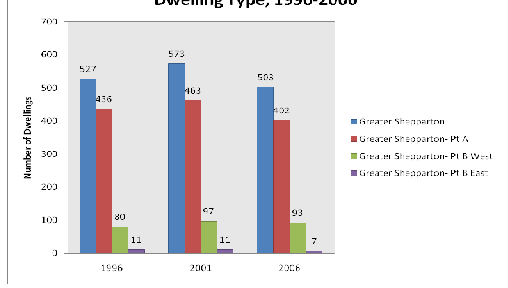


Figure 15: Dwelling Stock Change: Other Dwelling Type, 1996-2006



In terms of absolute numbers, the 'Separate House' dwelling type has been the most significant, driving overall dwelling stock growth. The 'Separate House' dwelling type experienced a high rate of growth between 1996 and 2001, before slowing slightly by 2006. Over the 10 year period between 1996 and 2006, the number of 'Separate Houses' grew from 15,734 to 17,873 dwellings. Most of the growth in this dwelling type stemmed from additions in Greater Shepparton Urban Area, while additions in Greater Shepparton Rural West and Greater Shepparton Rural East occurred slowly, and even declined in Greater Shepparton Rural East between 2001 and 2006.

Growth in the medium density housing sector experienced a net gain between 1996 and 2006, growing from 2,162 dwellings in 1996 to 2,744 dwellings in 2006. However, there were notable stock fluctuations in the two medium density dwelling types. The number of 'Flats or Units' declined between 1996 and 2001, before rising dramatically by 2006. At the same time, the number of 'Semi-detached' dwellings increased significantly between 1996 and 2001, and then declined slightly by 2006.

In the 'Other' dwelling category, there was a moderate net loss of dwellings between 1996 and 2001. After minor growth between 1996 and 2001, the number of 'Other' dwellings fell significantly by 2006. The most significant dwelling reductions were experienced in Central Shepparton. One possible explanation for this dwelling loss is that 'Other' dwellings were replaced by different dwelling types in this area, predominantly by increases in 'Separate Houses'.

In general, Greater Shepparton experienced an approximately 13 percent growth in the dwelling stock between 1996 and 2006. All dwelling types except 'Other' experienced increases. Overall, Greater Shepparton is adding an average of 225 dwellings per annum to its dwelling stock. Table 5 summarises the dwelling stock change for the 10 year period between 1996 and 2006.

TABLE 5: Dwelling Stock Summary, 1996-2006

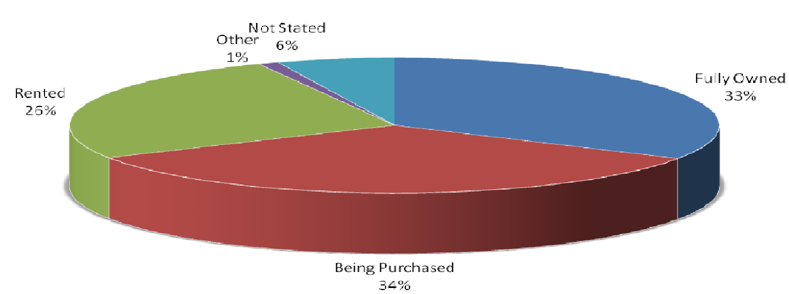
Dwelling Type	1996	2001	2006	Net Change '96-'06	Percent Change '96-'06	AAGR '96-'06
Separate House	15734	17207	17873	2139	13.6%	194.5
Semi-detached	607	966	905	298	49.1%	27.1
Flat or Unit	1555	1394	1839	284	18.3%	25.8
Other	527	573	503	-24	-4.5%	-2.2
Total	**18655**	**20318**	**21124**	**2469**	**13.3%**	**224.5**

Source: ABS Census of Population and Housing (1996-2006)

Tenure

An examination of dwelling tenure indicates that in 2006 the three major tenure types all had significant representation. The majority of the dwelling stock was 'Fully owned' (39 percent), while an almost equal proportion of dwellings were 'Being purchased' (35 percent). A sizeable proportion of dwellings were 'Rented' (19 percent), indicating a significant rental market in Greater Shepparton. Tenure was not stated for 6 percent of the dwelling stock.

Figure 16: Greater Shepparton: Dwelling Tenure , 2006



A closer examination of tenure by dwelling type in 2006 indicates that 77 percent of ‘Separate houses’ were either ‘Fully owned’ or ‘Being purchased’, while 22 percent were ‘Rented’. There was a strong rental component to medium density dwellings, with 72 percent of ‘Flats or units’ and 56 percent of ‘Semi-detached’ dwellings being ‘Rented’. There was also a significant rental component to ‘Other’ dwelling types (40 percent), while 60 percent were either ‘Fully owned’ or ‘Being purchased’.

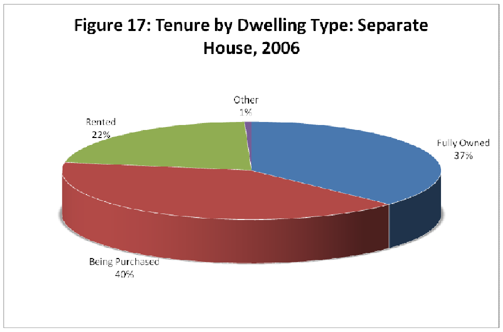


Figure 17: Tenure by Dwelling Type: Separate House, 2006

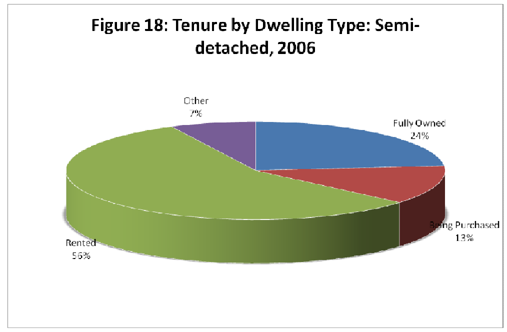


Figure 18: Tenure by Dwelling Type: Semi-detached, 2006

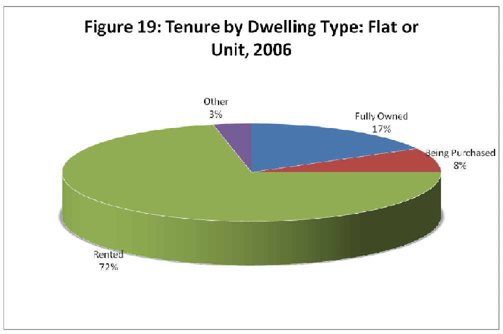


Figure 19: Tenure by Dwelling Type: Flat or Unit, 2006

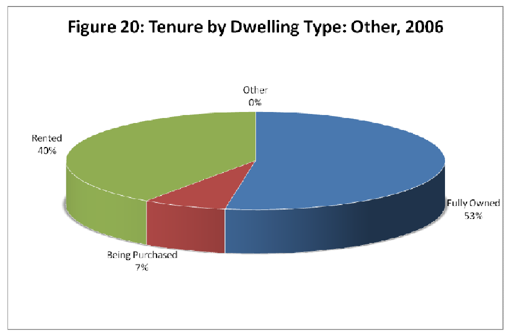


Figure 20: Tenure by Dwelling Type: Other, 2006

Change in Tenure

In the 10 year period, between 1996 and 2001, there has been a significant change in tenure composition. The number of dwellings that were ‘Being purchased’ experienced the greatest increase, while the number of ‘Fully owned’ dwellings declined significantly, particularly since 2001. The number of dwellings that were being ‘Rented’ rose slightly over the same 10 year period.

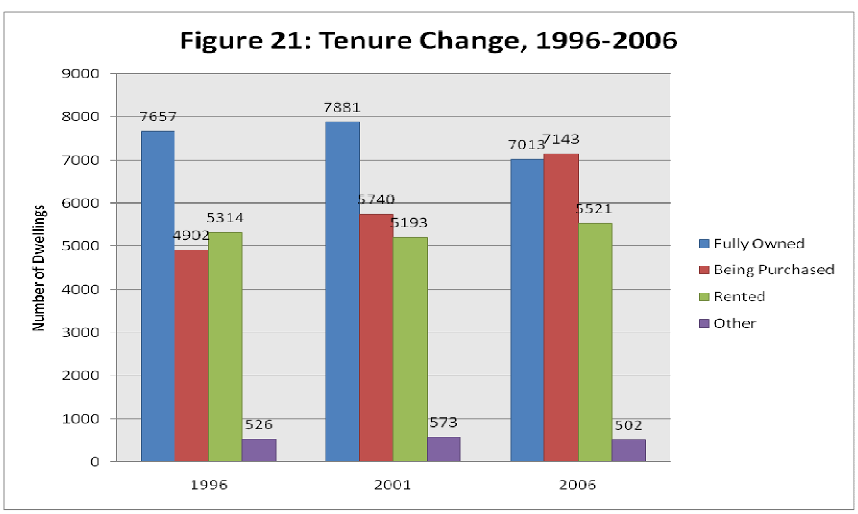


Figure 21: Tenure Change, 1996-2006

A closer examination of tenure type in Greater Shepparton's three SLAs reveals that changes in the Greater Shepparton Urban Area have had a profound influence on the tenure composition of the entire municipality. In this area, there has been a gradual decline in dwellings that are 'Fully owned' and a significant increase in dwellings that are 'Being purchased' since 1996. This is probably the result of significant new dwelling additions in Shepparton, primarily the growth areas to the north and south of the Shepparton centre. There was a slight net loss in 'Rented' and 'Other' tenure types.

Tenure change in Greater Shepparton Rural East and Greater Shepparton Rural West was characterised by slight decreases in ‘Fully owned’, ‘Rented’ and ‘Other’ tenure types, while ‘Being purchased’ increased over the ten year period. Tenure change by various dwelling types are shown in Figures 22, 23, 24 and 25.

Figure 22: Tenure Change: Fully Owned, 1996-2006

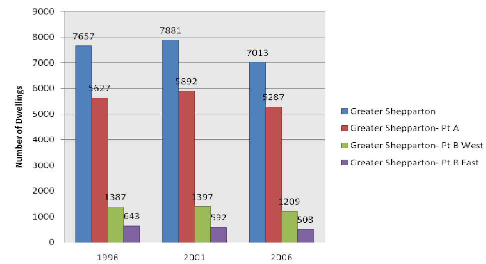


Figure 23: Tenure Change: Being Puchased, 1996-2006

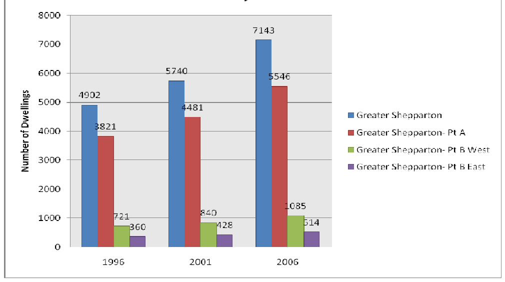


Figure 24: Tenure Change: Rented, 1996-2006

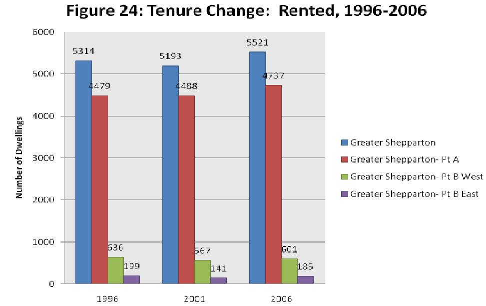
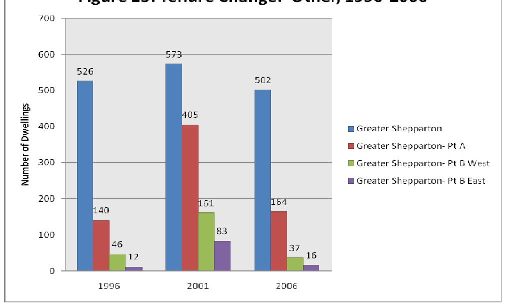


Figure 25: Tenure Change: Other, 1996-2006



3.2.4 Dwelling Stock Profiles

This section provides detailed information on the nature and form of the existing dwelling stock of Greater Shepparton. The profiles are meant to serve as a reference and are designed in an illustrative format to allow for ease-of-use in conveying information. Each dwelling stock profile is documented in a stand-alone format to enable it to be used in conjunction with other profile series. The Dwelling Stock Profiles are attached as Appendix C of this report.

The Dwelling Stock Profiles presented in the section are:

- Kialla-Shepparton South Surrounds
- Mooroopna
- Rural North East
- Rural North West
- Rural South
- Shepparton Central
- Shepparton North Central
- Shepparton North East
- Shepparton North Surrounds
- Shepparton North West
- Shepparton South
- Shepparton South East
- Tatura

Structure and Content of Profiles

Each Dwelling Stock Profile is structured in the same format, presenting a series of maps and tables to convey land supply information. The following features are provided for each of the profiles:

- Dwelling Stock Summary Tables;
- Dwelling Type Location Plan; and
- Alternative Housing Concentration Plan.

3.2.5 Key Findings and Implications

Key Findings

The key findings of the dwelling stock analysis are:

- The dwelling stock of the Greater Shepparton is comprised of 21,124 dwellings, of which:
  - 85 percent (17,873 dwellings) are 'Separate houses';
  - 9 percent (1,839 dwellings) are 'Flats or units';
  - 4 percent (905 dwellings) are 'Semi-detached' dwellings; and,
  - 2 percent (503 dwellings) are 'Other' dwellings
- The vast majority of the dwelling stock is located in the Greater Shepparton Urban Area
- The total dwelling stock has grown by 11 percent in the last ten years increasing from 18,655 dwellings in 1996, to 21,124 dwellings in 2006.
- Overall dwelling stock increases have largely occurred from dwelling additions in Central Shepparton, primarily from growth in the 'Separate House' sector.
- Greater Shepparton Rural West and Greater Shepparton Rural East experienced slight dwelling stock growth between 1996 and 2006.
- While the medium density dwelling sector experienced a net increase between 1996 and 2006, there were major fluctuations in the two medium density dwelling types, with both experiencing major additions and deletions in the examined Census years.
- The majority of the dwelling stock is either 'Fully owned' or 'Being Purchased' (74 percent), although the number of 'Rented' dwellings was also significant (19 percent).
- The vast majority of 'Separate Houses' were 'Fully owned' and 'Being Purchased', while the majority of medium density dwellings were 'Rented'. Other dwellings were generally either 'Fully owned' or 'Rented'.
- 'Other' dwellings increased between 1996 and 2001, but diminished by 2006 resulting in a net decrease in all SLAs.
- The numbers of dwelling which are 'Fully owned' have decreased since 1996, while those 'Being Purchased' have dramatically increased.
- Overall, the number of dwellings which are 'Rented' rose slightly from 1996, primarily driven by increases in the Greater Shepparton Urban Area.
- In the Greater Shepparton Urban Area, there was a sharp increase in the number of dwellings 'Being Purchased', especially since 2001. This corresponds to recent building activity in the area.
- Separate houses had a significantly higher average household size (2.8) as compared to 'Semi-detached' dwellings, 'Flats or Units' and other dwelling types (1.5, 1.6, 1.6 respectively).

Implications for Strategy

The growth in Greater Shepparton's dwelling stock has indicated a strong underlying demand for housing in the municipality. This growth has primarily been driven by increases in dwellings in the Greater Shepparton Urban Area, while dwelling additions in Greater Shepparton Rural East and Greater Shepparton Rural West have been minimal. Over the past 10 years, the 'Separate House' has remained the most significant dwelling type in the dwelling supply, highlighting a strong preference for this housing type. However, there has also been significant growth in medium density dwelling types, particularly 'Semi detached' dwellings. This indicates a growing preference towards this dwelling type. The widespread presence of the 'Separate houses' may have implications on sustainability outcomes, and the Housing Strategy may need to consider ways of shifting the proportion of the dwelling stock away from this dwelling type.

While the majority of dwelling tenures in Greater Shepparton are either 'Fully owned' or 'Being purchased', there is also a significant rental market. One reason for this could be the result of issues of housing affordability which has delayed entry into the home ownership market, leading to an increase in dwellings which are 'Rented'. Medium density housing types are an important source of rental accommodation, with well over 50 percent of these dwellings being 'Rented'. The prospect of continuing declining housing affordability may raise the importance of these dwelling types in providing affordable housing in Greater Shepparton in the future and the Housing Strategy should consider ways of increasing the affordable rental supply.

4.0 Demand Analysis

4.1 Demographic Analysis

4.1.1 Introduction

This section of the demand analysis details current and emerging demographic trends in Greater Shepparton. It provides the following information:

- the number and structure of the general population and special population groups;
- household composition;
- place of birth; and
- income and occupation.

In analysing the demographic characteristics, a municipal-wide overview is presented which summarises relevant information for Greater Shepparton. This is followed by a series of Demographic Profiles which narrows the focus for defined sub-regions. The chapter concludes with a summary of key findings and a discussion of their potential implications for the Housing Strategy.

4.1.2 Method

Demographic information has been compiled from various ABS Census data sets for the years 1996, 2001 and 2006. It should be noted that Census data does not always total, especially when more than one variable is involved.

Information on special housing needs was derived from various data sources and various housing providers.

4.1.3 Greater Shepparton Overview

Population and Growth Rates

Since 1996, Greater Shepparton has grown from 54,179 persons to 59, 202 in 2006. This was an overall growth of 9.2 percent, with an average annual growth rate of 0.89 percent. Population growth was strong between 1996 and 2001, with the year 2000 experiencing the strongest growth at 2.21 percent. Since 2001, growth has slowed, with only marginal population increases, and in 2004 there was even population loss. The estimated resident population of Greater Shepparton is shown in Table 6.

TABLE 6: Estimated Resident Population, 1996-2006

Estimated resident population	Annual change		
Year (ending June 30)	Number	Net Change	Percent Change
2006	59,202	525	
2005	58,677	102	0.17
2004	58,575	-45	-0.08
2003	58,620	240	0.41
2002	58,380	230	0.40
2001	58,150	939	1.64
2000	57,211	1,237	2.21
1999	55,974	650	1.17
1998	55,324	597	1.09
1997	54,727	548	1.01
1996	54,179	–	–

Source: ABS Census of Population and Housing (2006)

Population Structure

The age structure of a population can be an important indicator to housing need, since it is closely associated with the housing life-cycle. As people progress through life, their housing circumstances often change and they require different dwelling types to meet their housing needs. The population of Greater Shepparton by age group is shown in Table 7.

TABLE 7: Population by Age Group, 2006

Age Group	1996	2001	2006		Percent Change 1996-2006
			Number	%	
0-4 years	4,129	4,186	3,778	10.8	-8.5%
5-9 years	4,166	4,420	4,359	12.5	4.6%
10-14 years	4,208	4,384	4,475	12.8	6.3%
15-19 years	3,665	4,097	4,088	11.7	11.5%
20-24 years	3,554	3,211	3,254	9.3	-8.4%
25-29 years	3,770	3,712	3,215	9.2	-14.7%
30-34 years	3,909	4,054	3,659	10.5	-6.4%
35-39 years	4,074	4,105	4,060	11.6	-0.3%
40-44 years	3,851	4,149	4,079	11.7	5.9%
45-49 years	3,524	3,881	4,061	11.6	15.2%
50-54 years	2,784	3,491	3,744	10.7	34.5%
55-59 years	2,299	2,644	3,378	9.7	46.9%
60-64 years	1,902	2,192	2,526	7.2	32.8%
65 years and over	5,984	6,556	7,317	20.9	22.3%

Source: ABS Census of Population and Housing (1996-2006)

An analysis of Greater Shepparton's population structure reveals that there is a significant aging population. In 2006, 7,317 persons (20.9 percent) were over 65 years of age. Since 1996, the number of people 45 years and older have increased significantly. The trend of an ageing population will continue into the future, and will impact housing requirements.

Further segmenting the population into key housing consumer groups can help to identify housing needs, as particular age groups often have distinct housing requirements. This segmentation only serves as a rough indication of housing need, as the ages for each group are difficult to define, and are often rapidly changing. Also, the assumptions regarding the housing needs of each group are highly circumstantial and can vary drastically from household to household. The population of Greater Shepparton by housing consumer Group is shown in Table 8:

TABLE 8: Population by Housing Consumer Group, 2006

Housing Consumer Group	Greater Shepparton		Victoria
	Persons	%	%
Future Home Buyers (0-19 years)	16,700	29.8%	26.1%
First Home Buyers (20-39 years)	14,188	25.3%	28.2%
Second Home Buyers (40-59 years)	15,262	27.3%	27.3%
Retirees (60-79 years)	7,754	13.9%	14.6%
Aged Care (80 years and over)	2,089	3.7%	3.8%

Source: ABS Census of Population and Housing (2006)

It is evident that there are a large proportion of the population who are currently in the 'Future Home Buyers' (0-19 years) group. While at the moment they are likely to be dependent on others for housing, over the next 30 years (if they remain in Greater Shepparton) they will become 'First Time Home Buyers' and drive future housing demand. At the same time, those in the 'Second Home Buyers' group will move towards retirement and eventually 'Aged Care', and will require housing suitable to their particular needs.

Indigenous Population

The indigenous population in Greater Shepparton has grown nearly 50 percent since 1996. The majority of age groups have experienced a large rate of growth in the 10 year period, with the 35-39, 55-59, and 60-64 age groups all experiencing over 100 percent growth. The growth of the older indigenous Australians (age 50 year and older) has been quite significant and will have implications for future housing need. The indigenous population of Greater Shepparton is shown in Table 9.

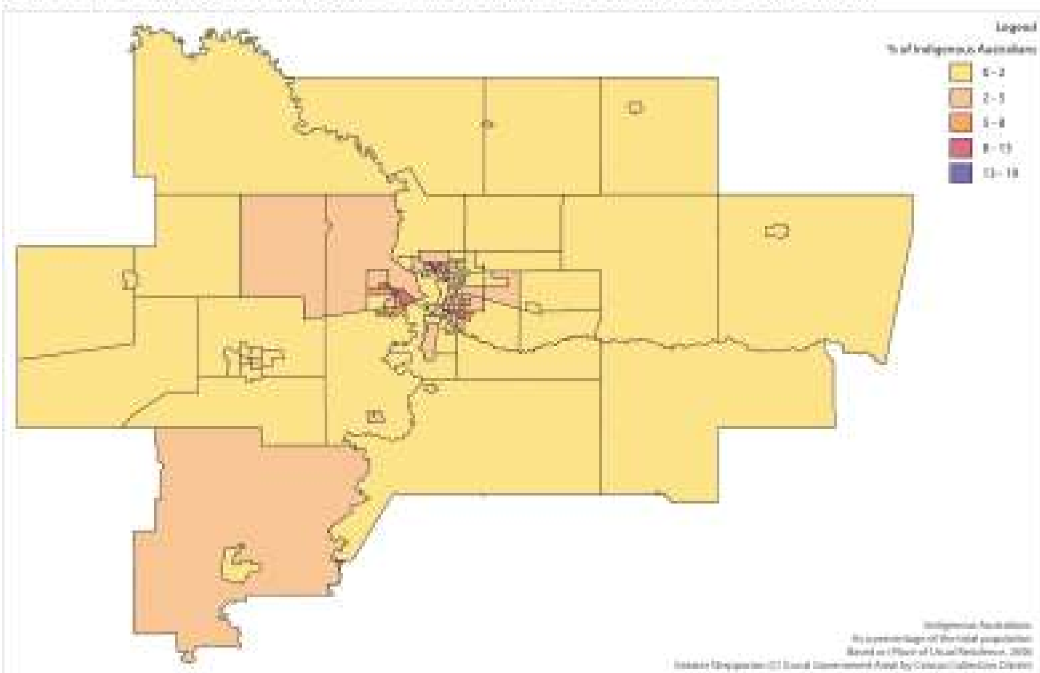
TABLE 9: Indigenous Population by Age, 2006

Age Group	1996	2001	2006	Net Change '96-'06	Percent Change '96-'06
0-4 years	203	224	240	37	18.2%
5-9 years	155	225	249	94	60.6%
10-14 years	146	174	252	106	72.6%
15-19 years	116	154	186	70	60.3%
20-24 years	128	102	158	30	23.4%
25-29 years	107	127	114	7	6.5%
30-34 years	74	94	129	55	74.3%
35-39 years	56	93	120	64	114.3%
40-44 years	68	59	85	17	25.0%
45-49 years	52	64	60	8	15.4%
50-54 years	39	54	65	26	66.7%
55-59 years	26	31	61	35	134.6%
60-64 years	20	19	45	25	125.0%
65 years and over	29	38	55	26	89.7%
Total	1,219	1,443	1,819	600	49.2%

Source: ABS Census of Population and Housing (1996-2006)

In assessing the distribution of Greater Shepparton's indigenous population, areas with high percentages (as a percentage of total population) are generally located towards the north-west of Shepparton, the south of Shepparton and in Mooroopna. The percentage of Indigenous Australians across Greater Shepparton is shown in Figure 26.

figure 26: **Percentage of Indigenous Australians across Greater Shepparton**



People with Disabilities

As of 2006, there were 2,429 people with disabilities living in Greater Shepparton. As expected, the majority of people with disabilities are above 44 years of age. The population with disabilities of Greater Shepparton is shown in Table 10.

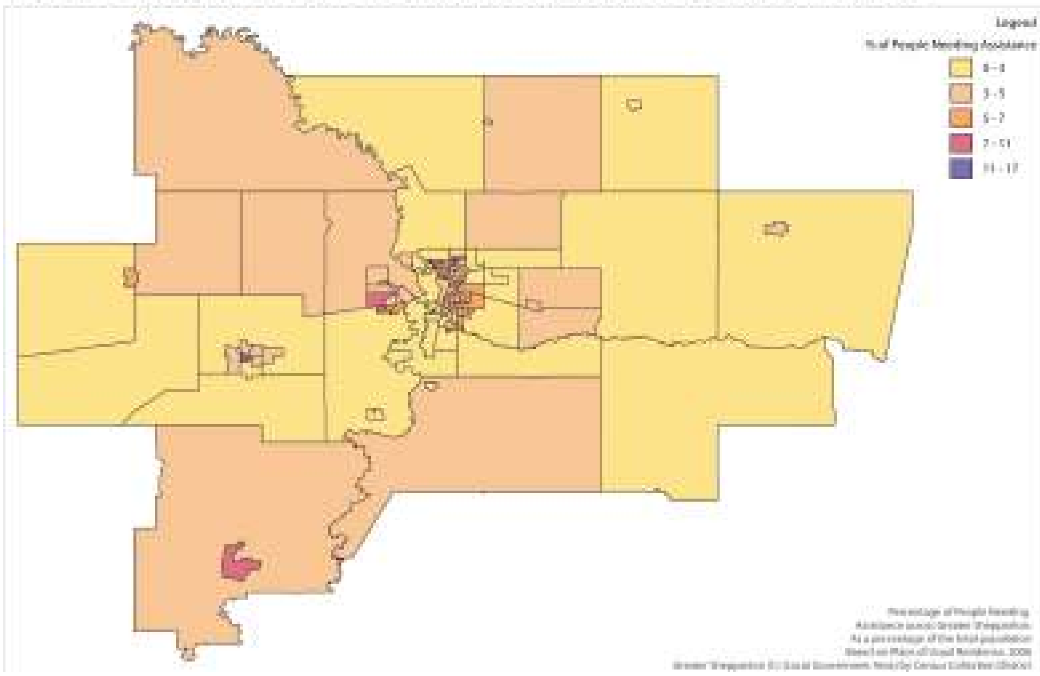
TABLE 10: Population with Disabilities, 2006

Age Group	Number	Percent
0-4 years	32	1.3
5-14 years	191	7.8
15-19 years	61	2.5
20-24 years	63	2.6
25-34 years	130	5.4
35-44 years	198	8.2
45-54 years	267	11.0
55-64 years	296	12.2
65-74 years	301	12.4
75-84 years	503	20.7
85 years and over	387	15.9
Total	**2,429**	**100**

Source: ABS Census of Population and Housing (2006)

The places with the highest percentage of people needing assistance are located within Shepparton and Mooroopna[1]. Also Murchsion, Tatura and Merriugm have high percentages of people needing assistance. The concentration of people who need assistance indicates that they tend to cluster around the areas with the most services, which are generally the more urban areas. However, people living with disabilities may not prefer to reside in these areas, but are forced to because of poor accessibility to services in other locations. The percentage of people needing assistance is shown in Figure 27.

Figure 27: **Percentage of People Needing Assistance across Greater Shepparton**



[1] Data for 'People Needing Assistance' may be subject to interpretation.

Average Household Size

Average household size varied across the municipality between 2.2 and 3.0 persons/ household, with a municipal-wide average of 2.6. Shepparton North Surrounds had the largest household size of any sub-region, with an average household size of 3.0 persons/ household. The average household size by sub-region is shown in Table 11.

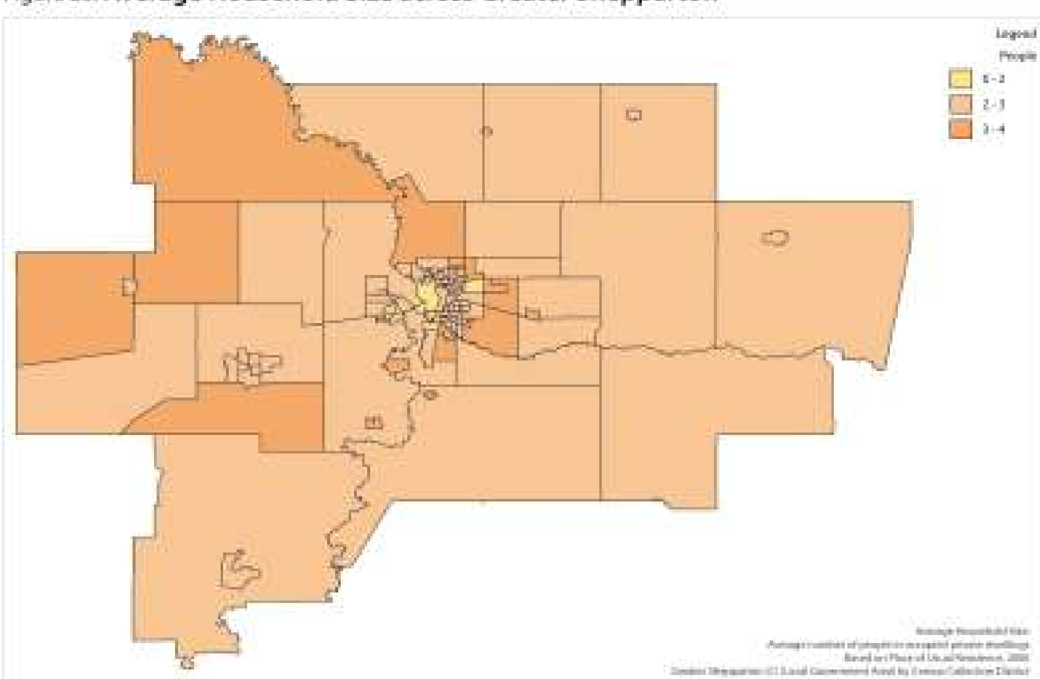
TABLE 11: Average Household Size by Sub-region, 2006

Sub-Region	Persons per Household
Rural South	2.7
Tatura	2.6
Rural North West	2.8
Rural North East	2.8
Mooroopna	2.3
Shepparton North West	2.5
Shepparton North East	2.6
Shepparton North Central	2.3
Shepparton Central	2.2
Shepparton South	2.5
Shepparton South East	2.8
Kialla-Shepparton South Surrounds	2.8
Shepparton North Surrounds	3.0
Rural North East	2.8
Total	**2.6**

Source: ABS Census of Population and Housing (2006)

It is evident that areas that are more rural in nature generally have slightly higher average household sizes than the more urban areas. This is also true of the areas immediately surrounding Shepparton, and areas to the north-west of the municipality. The average household size of Greater Shepparton is shown in Figure 28.

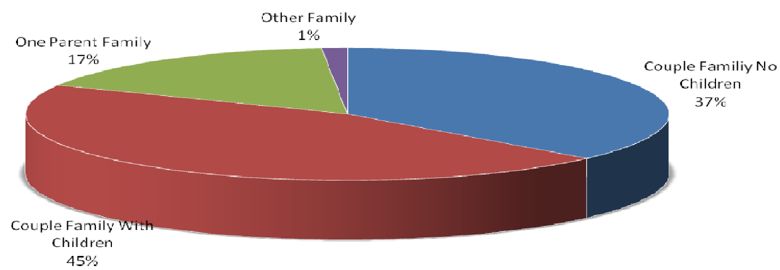
Figure 28: **Average Household Size across Greater Shepparton**



Household Composition

Greater Shepparton is characterised by a high number of couple families, both with and without children (82 percent). One parent families accounted for 17 percent, while other families represented just 1 percent. The family composition of Greater Shepparton is shown Figure 29.

Figure 29: Greater Shepparton: Family Composition: 2006



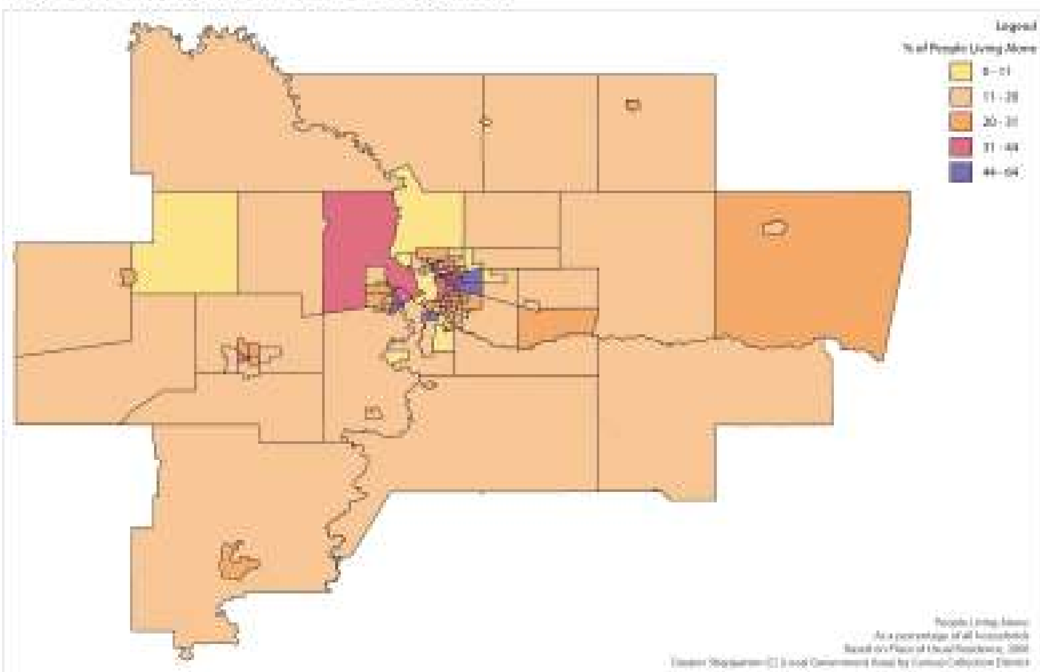
A closer examination of family households indicates that in 2006, the couple family with children was by far the largest family household type. On the whole, the composition of family households was comparable to Victoria. Family household composition of Greater Shepparton is shown Table 12.

TABLE 12: Family Composition, 2006	Greater Shepparton		Victoria
Family Type	Persons	%	%
Couple Family with Children	6793	45.2%	46.9%
Couple Family without Children	5562	37.0%	35.9%
One Parent Family	2479	16.5%	15.4%
Other Family	186	1.2%	1.9%
Total Family	**15020**	**100.0%**	**100.0%**

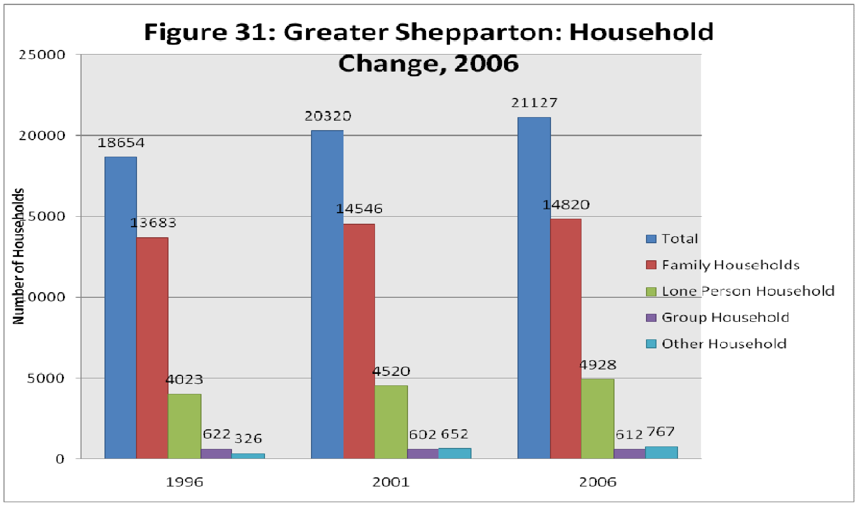
Source: ABS Census of Population and Housing (2006)

A closer examination of lone person households reveals that people who are living alone are concentrated in Greater Shepparton's more urban areas, particularly Shepparton and Mooroopna. There is also a higher percentage of people living alone in the far east of Greater Shepparton than in the surrounding areas. This is probably the result of Dookie College, which draws students to the area who are more likely to live alone. The distribution of people living alone across Greater Shepparton is shown in Figure 30.

Figure 30: **Percentage of People Living Alone**

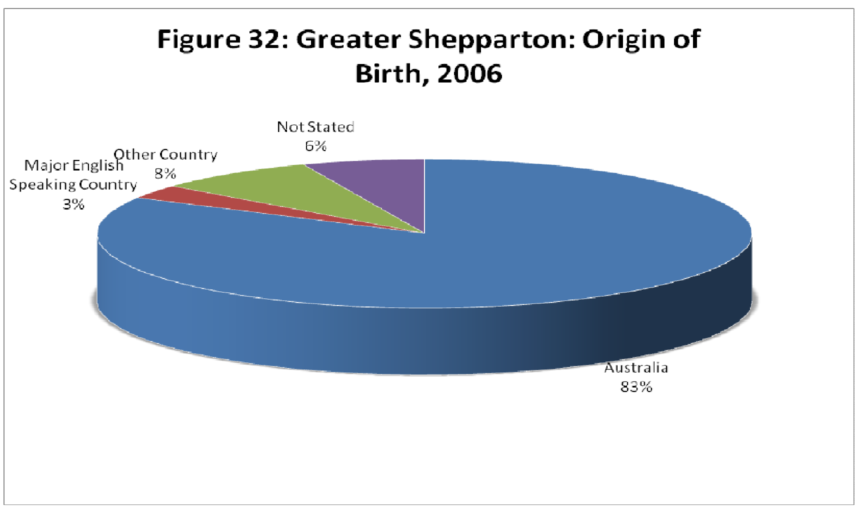


Between 1996 and 2006 there was a slight transition in the household makeup of the municipality. While the number of family households increased overall, growth was minimal between 2001 and 2006. This was accompanied by a significant increase in the number of lone person households and other households over the ten year period. This is to be expected with aging persons. Household change is shown in Figure 31.



Place of Birth

Nearly 85 percent of Greater Shepparton residents were Australian born with over 15 percent of residents being born overseas. 7 percent of all Greater Shepparton's residents were born in non-major English-speaking countries, with 3 percent of non-Australian born persons being born in a major English speaking country. The origin of birth of Greater Shepparton's residents is shown in Figure 32.



There are a significant number of ethnic groups in Greater Shepparton. The largest of these groups is from Western Europe (4.3 percent), with the majority of this group being born in the United Kingdom. Other significant groups include the Middle East (1.3 percent) and New Zealand (1.0 percent). The place of birth of Greater Shepparton's residents is shown in Table 13.

TABLE 13: Place of Birth by Region, 2006[1]	Greater Shepparton		Victoria
Place of Birth	Persons	%	%
Australia	47909	83.3%	69.6%
New Zealand	553	1.0%	1.3%
Asian-Pacific	349	0.6%	3.2%
Asia	64	0.1%	1.7%

[1] The high percentage of residents listed as not stated could be the result of ABS census data which only uses selected countries in their reporting. It can be assumed that many of Greater Shepparton's overseas-born residents are from these places and therefore are not reflected in the above numbers under their respective birth place.

Since 1996, the number of Australian-born persons has increased very little despite overall population growth in Greater Shepparton. Meanwhile, the number of overseas born people (particularly from non-major English speaking countries) has grown, indicating that immigration is an important contributor to population growth in the municipality. The change in country of birth is shown in Figure 33.

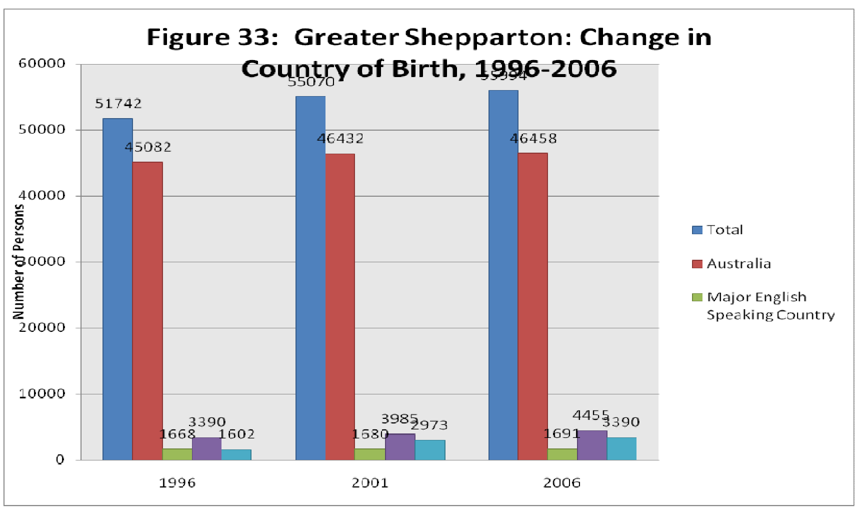
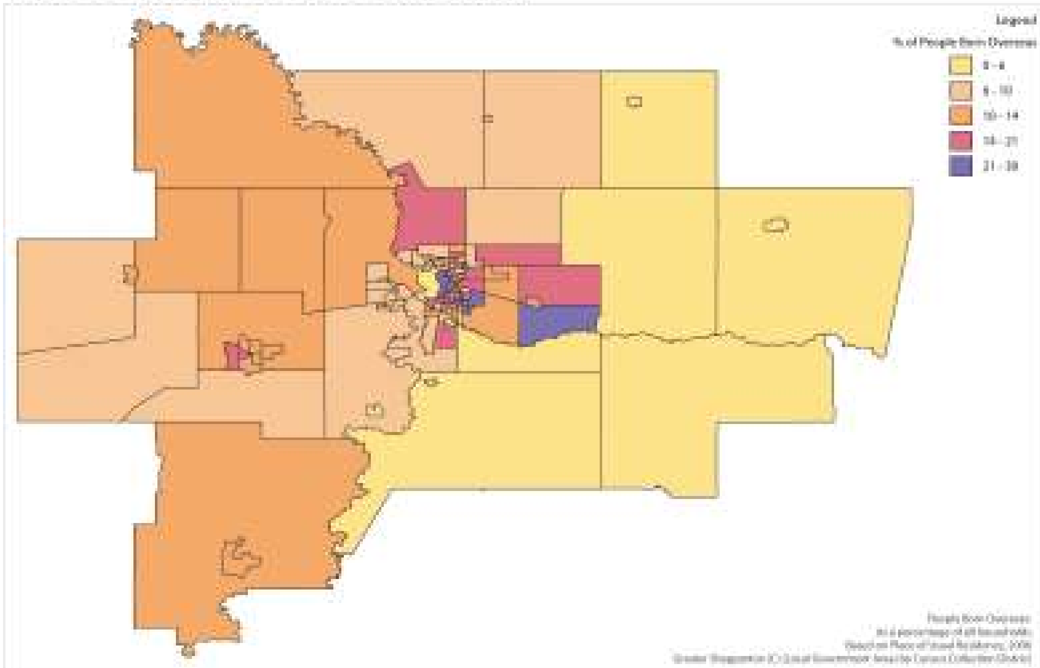


Figure 33: Greater Shepparton: Change in Country of Birth, 1996-2006

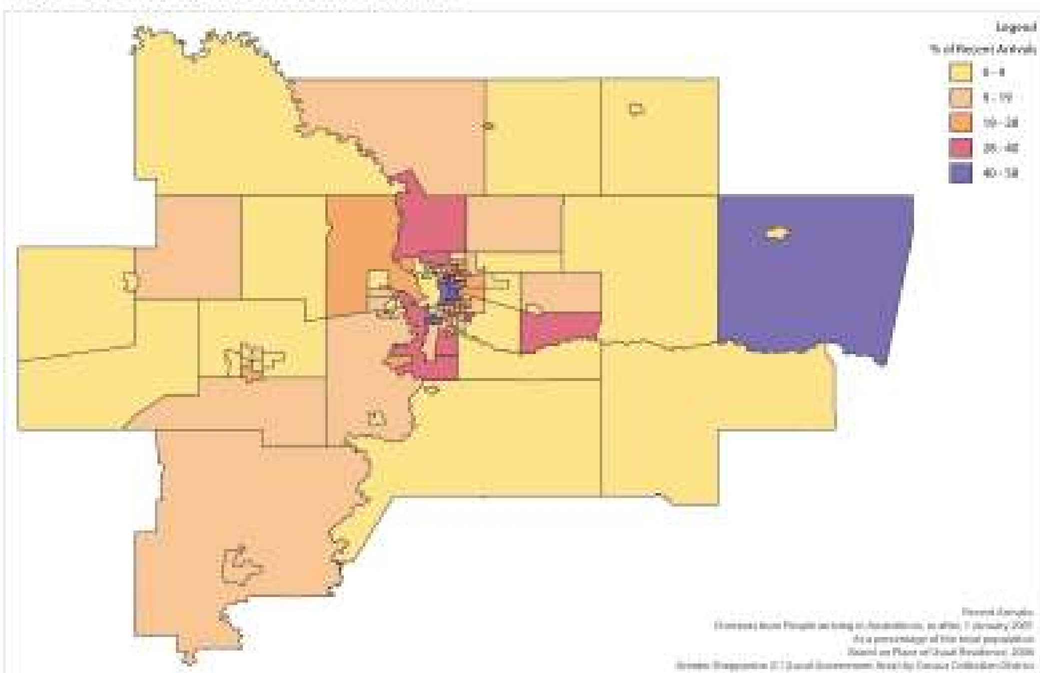
In terms of where people who are born overseas are living, the highest concentrations (as measured by a percentage of total households) are within or adjacent to Shepparton. Shepparton East also has a high percentage and Tatura (particularly to the west) has a moderately high proportion of people born overseas. The percentage of people born overseas in Greater Shepparton in shown in Figure 34.

Figure 34: **Percentage of People Born Overseas**



Information on the distribution of recent arrivals of overseas people (arriving on or after 1 January, 2001) shows that high concentrations of new arrivals are residing primarily in Central Shepparton, especially in the city and its immediate surrounds, East Shepparton, and in the area surrounding Dookie(this may be related to student and teaching staff attracted to Dookie College). The concentration of recent arrivals in Greater Shepparton is shown in Figure 35.

Figure 35: **Percentage of Recent Arrivals**



Occupation

The occupation breakdown of Greater Shepparton's labour force had only slight differences from that of Victoria. Notable differences included a slightly higher proportion of Professionals, Clerical & Administrative Workers, and Labourers, while there was a markedly lower proportion of Managers. Greater Shepparton's workforce by occupation is shown in Table 14.

TABLE 14: Labour Force by Occupation, 2006	Greater Shepparton		Victoria
Occupation	Persons	%	%
Managers	4,138	16.20%	20.8%
Professionals	3,958	15.50%	14.8%
Technicians & trades workers	3,783	14.80%	14.0%
Community & personal service workers	3,492	13.70%	13.5%
Clerical & administrative workers	3,072	12.00%	10.1%
Sales workers	2,717	10.60%	9.9%
Machinery operators & drivers	2,044	8.00%	8.4%
Labourers	1,829	7.20%	6.6%
Occupation inadequately described/ not stated	497	1.8%	1.9%
Total	**25,530**	**100.0%**	**100.0%**

Source: ABS Census of Population and Housing (2006)

Income

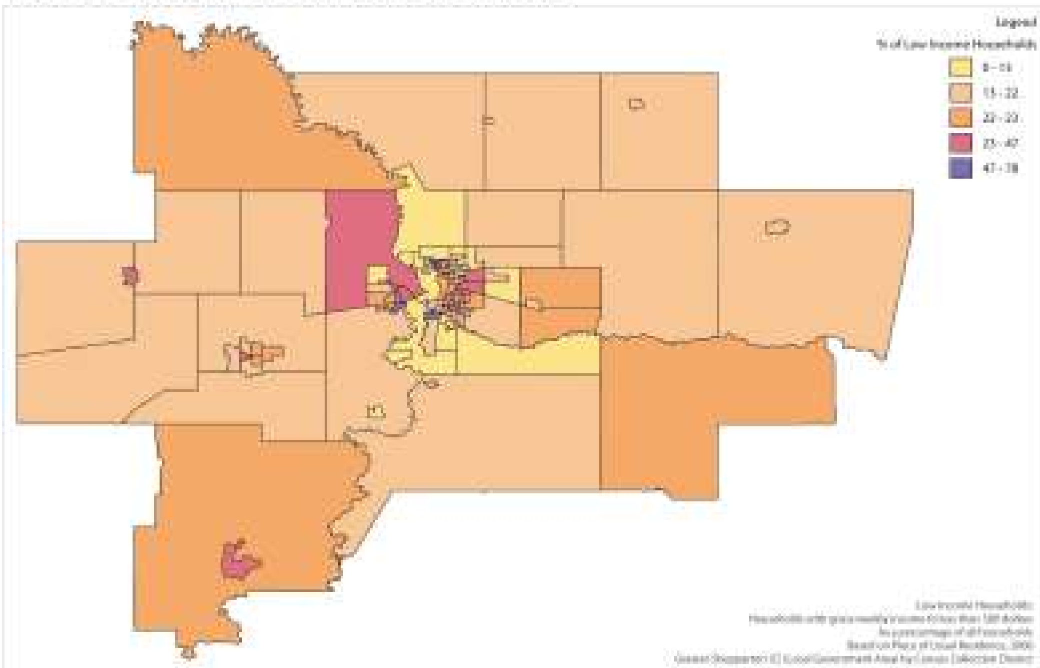
As compared to Victoria, there were a higher proportion of Greater Shepparton residents within the low-middle income brackets ($150-$799) in 2006. This corresponded with a lower proportion of residents within middle-high income brackets ($800-$2,000+). Greater Shepparton residents also had a lower proportion of residents reporting negative/nil income than Victoria. The individual weekly income for Greater Shepparton residents is shown in Table 15.

TABLE 15: Individual Weekly Income, 2006	Greater Shepparton		Victoria
Income Bracket	Persons	%	%
Negative/Nil income	2636	5.6%	7.6%
$1-$149	3576	7.6%	7.5%
$150-$249	7180	15.3%	14.0%
$250-$399	6959	14.8%	12.7%
$400-$599	7973	17.0%	13.6%
$600-$799	5419	11.5%	10.6%
$800-$999	3614	7.7%	8.1%
$1000-$1299	3059	6.5%	7.6%
$1300-$1599	1260	2.7%	3.9%
$1600-$1999	609	1.3%	2.3%
$2000 or more	662	1.4%	3.3%
Individual income not stated	4084	8.7%	8.8%
Total	**47031**	**100.0%**	**100.0%**

Source: ABS Census of Population and Housing (2006)

Data on low income households (households with a gross weekly income of less than 500 dollars) shows that the majority of these households are living in Shepparton and Mooroopna. The areas surrounding Shepparton generally have the lowest percentage of low income households in the municipality. Murchison, Tatura and Merrigum also had higher concentrations of low income households. The distribution of low income households is shown in Figure 36.

Figure 36: **Percentage of Low Income Households**



4.1.4 Demographic Profiles

The Demographic Profiles provide detailed information on the people, or housing consumers of Greater Shepparton. The profiles are meant to serve as a reference and are designed in an illustrative format to allow for ease-of-use in conveying information. Each Demographic Profile is documented in a stand-alone format to enable it to be used in conjunction with other profile series. The Demographic Profiles are attached as Appendix D of this report.

The Demographic Profiles presented in the section are:

- Kialla-Shepparton South Surrounds
- Mooroopna
- Rural North East
- Rural North West
- Rural South
- Shepparton Central
- Shepparton North Central
- Shepparton North East
- Shepparton North Surrounds
- Shepparton North West
- Shepparton South
- Shepparton South East
- Tatura

Structure and Content of Profiles

Each Demographic Profile is structured in the same format, presenting a series of graphs and tables to convey land supply information. The following features are provided for each of the profiles:

- Population Structure by Housing Consumer Group;
- Place of Birth;
- Family composition;
- Occupation; and
- Income.

4.1.5 Key Findings

Key Findings

The key findings of the demographic analysis are as follows:

- The population of the Greater Shepparton has grown by 5,023 people since 1996, with an average annual growth rate of 0.89 percent. Since 2002, the growth rate has slowed considerably.
- Greater Shepparton is characterised by a high proportion of Second Home Buyers (aged 40-59) and Future Home Buyers (aged 0-19).
- Since 1996, there has been an almost 50 percent growth of Greater Shepparton's indigenous population, especially within older age groups.
- Approximately 4 percent of the population, or 2,429 people report disabilities.
- The average household size in Shepparton is 2.6 persons per household which is similar to State and National trends. Average household size is larger in urban areas than in rural locations.
- At least 8 percent of Greater Shepparton residents were born in non-major English speaking countries. While this is below State averages, it is relatively high when compared to other similar regional centres.
- The largest groups of people born overseas were from Western Europe, the Middle East and Eastern Europe.
- Population is largely being driven by immigration. This is in part fuelled by labour requirements of local industries which require low-skilled, physical labour (e.g. fruit picking).
- Greater Shepparton is characterised by a higher than average number of Blue Collar jobs. This is accompanied by a relatively lower income distribution.

Implications for Strategy

As moderate population growth will be likely to continue into the future, there will be an increasing need to provide housing to satisfy the growing demand. Based on the existing population structure, there will be a large proportion of people who will enter the property market in the next 20 to 30 years, further driving demand.

However, satisfying this demand will be a highly challenging task as the makeup of the population continues to diversify, accompanied with a diversity of housing requirements not traditionally provided for to any great extent in Greater Shepparton. The aging of the general population, a growing indigenous population, the appearance of more non-family households, and a growing number of immigrant groups are all contributing to a range of housing preferences and needs that will need to be addressed in the Housing Strategy.

4.2 Housing Profiles

4.2.1 Introduction

On the basis of the dwelling stock and demographic analyses presented in this report, a series of Housing Profiles have been developed. These profiles provide a link between dwelling type and occupancy characteristics such as household type and the number of people resident. The purpose of the Housing Profiles is to provide guidance on housing preference by indicating what types of people live in which type of dwellings, and how this preference has changed over time.

The Housing Profiles presented in this section offer a quantitative assessment of housing preferences only. The understanding of housing preferences in Greater Shepparton can be augmented by the qualitative assessment contained in section 4.5 of this report.

4.2.2 Separate House

Table 16: Housing Profile: Separate House			
All Separate Houses	**2006**		
Household Type	**Number**	**%**	**% Change 1996-2006**
Couple Family with no children	4,873	27.3%	*18.5%*
Couple family with children	6,536	36.6%	*-3.0%*
One Parent Family	2,159	12.1%	*34.0%*
Other Family	153	0.9%	*18.6%*
Total Family	13,721	76.8%	*9.0%*
Lone Person Household	3,180	17.8%	*26.9%*
Group Household	462	2.6%	*4.1%*
Other Household	510	2.9%	*157.6%*
Total	**17,873**	**100.0%**	***13.6%***
Number of People Usually Resident			
1	3,179	18.3%	*26.9%*
2	6,050	34.9%	*18.6%*
3	2,900	16.7%	*6.2%*
4	3,027	17.4%	*4.5%*
5	1,529	8.8%	*-3.1%*
6 or more	672	3.9%	*-7.2%*
Total	**17,357**	**100.0%**	***11.7%***

Key Findings

- Growth of 13.6 percent since 1996 to 17,873 dwellings in 2006.
- Over 75 percent of all 'Separate Houses' are occupied by family households.
- High growth of household types not usually associated with separate houses including one parent families, other families, lone person households and especially other households.
- Decline of couple family with no children households.
- The growth of lone person households has led to a large increase in the number of separate houses that are occupied by only one person. At the same time, the number of separate houses occupied by 5 or more people declined.

Implications for Strategy

While there has been a significant increase in the number of 'Separate houses' since 1996, there has been a shift in the occupancy characteristics of this dwelling type. While traditionally occupied by Couple Families, particularly those with children, there has been a shift away from this trend with 'Separate Houses' now being occupied by other household types, mainly lone parent and lone person households. This has corresponded with a decrease in average household size for 'Separate Houses'. There has also been a dramatic increase in the number of other households.

The Housing Strategy will have to consider that the demand for 'Separate House' is across all household types, not just 'Couple Families with Children'. Also, the number of people that can be accommodated in 'Separate house' dwellings has diminished, and will likely continue to decline into the future. There also seems to be a trend in 'Separate houses' being used for 'Other' family types. This could possibly be the result of increased rates of immigration, with many non-traditional family types now occupying 'Separate Houses'. The role of the 'Separate House' will likely continue to be an important accommodation type for immigrant families, particularly those from non-English speaking countries.

4.2.3 Semi-detached Dwellings

Table 17: Housing Profile: Semi-detached Dwellings

All Semi-detached Dwellings	2006		% Change 1996-2006
Household Type	Number	%	
Couple Family with no children	*164*	18.1%	53.3%
Couple family with children	*59*	6.5%	31.1%
One Parent Family	*60*	6.6%	-1.6%
Other Family	*12*	1.3%	140.0%
Total Family	*295*	32.6%	35.3%
Lone Person Household	*505*	55.7%	50.3%
Group Household	*53*	5.8%	51.4%
Other Household	*53*	5.8%	278.6%
Total	***906***	**100.0%**	**50.2%**
Number of People Usually Resident			
1	*508*	59.3%	98.8%
2	*253*	29.6%	102.7%
3	*58*	6.8%	102.7%
4	*27*	3.2%	104.3%
5	*7*	0.8%	100.0%
6 or more	*3*	0.4%	100.0%
Total	***856***	**100.0%**	**100.5%**

One Storey Semi-detached Dwellings	2006		% Change 1996-2006
Household Type	Number	%	
Couple Family with no children	156	18.0%	54.5%
Couple family with children	47	5.4%	38.2%
One Parent Family	57	6.6%	14.0%
Other Family	12	1.4%	140.0%
Total Family	272	31.4%	43.2%
Lone Person Household	495	57.1%	50.5%
Group Household	50	5.8%	56.3%
Other Household	50	5.8%	257.1%
Total	**867**	**100.0%**	**53.5%**
Number of People Usually Resident			
1	497	60.7%	51.1%
2	245	29.9%	45.0%
3	54	6.6%	68.8%
4	19	2.3%	35.7%
5	4	0.5%	-33.3%
6 or more	0	0.0%	0.0%
Total	**819**	**100.0%**	**48.9%**

Two or More Storey Semi-detached Dwellings	2006		% Change 1996-2006
Household Type	Number	%	
Couple Family with no children	8	20.5%	-33.3%
Couple family with children	12	30.8%	-9.1%
One Parent Family	3	7.7%	72.7%
Other Family	0	0.0%	0.0%
Total Family	23	59.0%	17.9%
Lone Person Household	10	25.6%	-42.9%
Group Household	3	7.7%	0.0%
Other Household	3	7.7%	0.0%
Total	**39**	**100.0%**	**-2.6%**
Number of People Usually Resident			
1	11	29.7%	57.1%
2	8	21.6%	-38.5%
3	4	10.8%	-20.0%
4	8	21.6%	-11.1%
5	3	8.1%	0.0%
6 or more	3	8.1%	0.0%
Total	**37**	**100.0%**	**-7.5%**

Key Findings

- The number of 'Semi-detached' dwellings has increased by more than 50 percent since 1996 to 906 dwellings.
- Nearly all growth in 'Semi detached' dwellings occurred as one storey development.
- Over half of all 'Semi detached dwellings occupied by 'Lone person Households' with almost two thirds being occupied by just 1 person.
- Since 1996 there have been significant increases in the numbers of 'Other families', 'Other households' and 'Group households'.

Implications for Strategy

There has been a dramatic increase in the number of 'Semi detached' dwellings in the municipality. These dwellings currently serve an important role in catering to single person households, but are increasingly catering to other family and household types. The Strategy should consider the increasing importance of this dwelling type in providing housing for both single person families, which are becoming increasingly frequent, as well as providing housing to a range of alternative household types.

4.2.4 Flats or Units

Table 18: Housing Profile: Flats or Units

All Flats or Units	**2006**		
Household Type	**Number**	**%**	**% Change 1996-2006**
Couple Family with no children	*309*	*16.8%*	51.5%
Couple family with children	*131*	*7.1%*	15.9%
One Parent Family	*182*	*9.9%*	9.6%
Other Family	*18*	*1.0%*	-37.9%
Total Family	*640*	*34.8%*	25.0%
Lone Person Household	*1,001*	*54.5%*	13.8%
Group Household	*79*	*4.3%*	-34.7%
Other Household	*117*	*6.4%*	165.9%
Total	***1,837***	***100.0%***	**18.0%**
Number of People Usually Resident			
1	*1,004*	*58.4%*	14.1%
2	*518*	*30.1%*	14.1%
3	*116*	*6.7%*	-6.5%
4	*51*	*3.0%*	30.8%
5	*17*	*1.0%*	88.9%
6 or more	*14*	*0.8%*	0.0%
Total	***1,720***	***100.0%***	**14.2%**

In a One or Two Story Block	**2006**		**% Change**
Household Type	**Number**	**%**	**1996-2006**
Couple Family with no children	305	16.7%	52.5%
Couple family with children	128	7.0%	19.6%
One Parent Family	182	10.0%	11.7%
Other Family	18	1.0%	-37.9%
Total Family	633	34.8%	26.9%
Lone Person Household	998	54.8%	15.9%
Group Household	76	4.2%	-37.2%
Other Household	114	6.3%	159.1%
Total	**1,821**	**100.0%**	**19.4%**
Number of People Usually Resident			
1	995	58.4%	15.6%
2	512	30.0%	14.5%
3	116	6.8%	-6.5%
4	51	3.0%	30.8%
5	17	1.0%	88.9%
6 or more	14	0.8%	0.0%
Total	**1,705**	**100.0%**	**15.2%**

In a Three Storey Block	**2006**		**% Change**
Household Type	**Number**	**%**	**1996-2006**
Couple Family with no children	0	0.0%	0.0%
Couple family with children	0	0.0%	0.0%
One Parent Family	0	0.0%	0.0%
Other Family	0	0.0%	0.0%
Total Family	0	0.0%	0.0%
Lone Person Household	0	0.0%	-100.0%
Group Household	0	0.0%	0.0%
Other Household	0	0.0%	0.0%
Total	**0**	**0.0%**	**-100.0%**
Number of People Usually Resident			
1	3	50.0%	0.0%
2	3	50.0%	0.0%
3	0	0.0%	0.0%
4	0	0.0%	0.0%
5	0	0.0%	0.0%
6 or more	0	0.0%	0.0%
Total	**6**	**100.0%**	**100.0%**

In a Four or More Storey Block	2006		% Change
Household Type	Number	%	1996-2006
Couple Family with no children	4	100.0%	0.0%
Couple family with children	0	0.0%	0.0%
One Parent Family	0	0.0%	0.0%
Other Family	0	0.0%	0.0%
Total Family	4	100.0%	11.1%
Lone Person Household	0	0.0%	0.0%
Group Household	0	0.0%	0.0%
Other Household	0	0.0%	0.0%
Total	**4**	**100.0%**	**4.9%**
Number of People Usually Resident			
1	0	0.0%	-100.0%
2	3	100.0%	0.0%
3	0	0.0%	0.0%
4	0	0.0%	0.0%
5	0	0.0%	0.0%
6 or more	0	0.0%	0.0%
Total	**3**	**100.0%**	**0.0%**

Attached to a House	2006		% Change
Household Type	Number	%	1996-2006
Couple Family with no children	0	0.0%	-100.0%
Couple family with children	3	25.0%	0.0%
One Parent Family	0	0.0%	0.0%
Other Family	0	0.0%	0.0%
Total Family	3	25.0%	-57.1%
Lone Person Household	3	25.0%	-76.9%
Group Household	3	25.0%	0.0%
Other Household	3	25.0%	0.0%
Total	**12**	**100.0%**	**-40.0%**
Number of People Usually Resident			
1	6	100.0%	-53.8%
2	0	0.0%	-100.0%
3	0	0.0%	0.0%
4	0	0.0%	0.0%
5	0	0.0%	0.0%
6 or more	0	0.0%	0.0%
Total	**6**	**100.0%**	**-70.0%**

Key Findings

- The number of ‘Flats or Units’ has increased by 14.2 percent since 1996 to 1,720 dwellings.
- Almost all ‘Flats or Units’ are in a one or two storey development, although there has been a minimal amount of higher developments which have recently appeared.
- ‘Flats or Units’ are generally occupied by ‘Lone person households’ but also provide accommodation for a significant number of ‘Family households’, especially ‘Couple Families with no children’.
- The role of ‘Flats and Units’ in catering to ‘Couple Families with no children’ dramatically increased since 1996.

Implications for Strategy

As the second most significant dwelling type in Greater Shepparton, ‘Flats and Units’ play an important role in catering for the municipalities housing needs. In particular, ‘Flats and Units’ are being occupied by ‘Couple Families with no Children’, a trend that has gained momentum since 1996. This may indicate that this dwelling type is an important ‘entry level’ housing type, when people are at the beginning of the housing-lifecycle and are looking to enter the housing market.

Increasing house prices may also explain the growing trend towards this dwelling type, as households may be priced out of their first housing preference, which has traditionally been the ‘Separate House’. The Housing Strategy should ensure that this dwelling type continues to be developed within the municipality, as it is an important stage of the housing lifecycle, and many more people are preferring to live in this dwelling type.

4.2.5 Other Dwellings

Table 17: Housing Profile: Other Dwellings

All Other Dwellings	**2006**		
Household Type	**Number**	**%**	**% Change 1996-2006**
Couple Family with no children	*97*	*19.2%*	-16.4%
Couple family with children	*32*	*6.3%*	-50.0%
One Parent Family	*28*	*5.5%*	-15.2%
Other Family	*4*	*0.8%*	-33.3%
Total Family	*161*	*31.9%*	-26.5%
Lone Person Household	*242*	*47.9%*	2.1%
Group Household	*15*	*3.0%*	15.4%
Other Household	*87*	*17.2%*	45.0%
Total	***505***	***100.0%***	**-4.5%**
Number of People Usually Resident			
1	*239*	*57.0%*	2.1%
2	*127*	*30.3%*	-10.6%
3	*29*	*6.9%*	-25.6%
4	*15*	*3.6%*	-50.0%
5	*9*	*2.1%*	-30.8%
6 or more	*0*	*0.0%*	0.0%
Total	***419***	***100.0%***	**-8.5%**

Caravans, Cabins or Houseboats	**2006**		**% Change 1996-2006**
Household Type	**Number**	**%**	
Couple Family with no children	77	18.1%	-16.3%
Couple family with children	15	3.5%	-34.8%
One Parent Family	21	4.9%	-19.2%
Other Family	4	0.9%	33.3%
Total Family	117	27.5%	-18.8%
Lone Person Household	218	51.3%	1.9%
Group Household	12	2.8%	33.3%
Other Household	78	18.4%	41.8%
Total	**425**	**100.0%**	**0.7%**
Number of People Usually Resident			
1	216	62.1%	0.9%
2	104	29.9%	-10.3%
3	17	4.9%	-19.0%
4	8	2.3%	-20.0%
5	3	0.9%	0.0%
6 or more	0	0.0%	0.0%
Total	**348**	**100.0%**	**-4.4%**

Improvised Home, Tent, Sleepers Out	**2006**		**% Change 1996-2006**
Household Type	**Number**	**%**	
Couple Family with no children	6	19.4%	100.0%
Couple family with children	3	9.7%	0.0%
One Parent Family	0	0.0%	0.0%
Other Family	0	0.0%	0.0%
Total Family	9	29.0%	200.0%
Lone Person Household	16	51.6%	433.3%
Group Household	0	0.0%	0.0%
Other Household	6	19.4%	20.0%
Total	**31**	**100.0%**	**181.8%**
Number of People Usually Resident			
1	18	66.7%	0.0%
2	9	33.3%	0.0%
3	0	0.0%	0.0%
4	0	0.0%	0.0%
5	0	0.0%	0.0%
6 or more	0	0.0%	0.0%
Total	**27**	**100.0%**	**0.0%**

House of Flat attached to a Shop, Office, etc.	**2006**		**% Change 1996-2006**
Household Type	**Number**	**%**	
Couple Family with no children	14	28.6%	-33.3%
Couple family with children	14	28.6%	-65.9%
One Parent Family	7	14.3%	0.0%
Other Family	0	0.0%	-100.0%
Total Family	35	71.4%	-51.4%
Lone Person Household	8	16.3%	-60.0%
Group Household	3	6.1%	-25.0%
Other Household	3	6.1%	0.0%
Total	**49**	**100.0%**	**-49.0%**
Number of People Usually Resident			
1	5	11.4%	-75.0%
2	14	31.8%	-46.2%
3	12	27.3%	-33.3%
4	7	15.9%	-65.0%
5	6	13.6%	-40.0%
6 or more	0	0.0%	0.0%
Total	**44**	**100.0%**	**-53.2%**

Key Findings

- The number of 'Other' dwellings has decreased by 4.3 percent since 1996 to 419 dwellings.
- There has been a significant decline in the number of 'Houses of Flats Attached to Shops, Offices, etc.'.
- 'Other' dwellings are predominately occupied by 'Lone Person Households' although almost one third are occupied by various family types.
- There has been a decrease in the number of family households occupying 'Other' dwellings, while there has been an increase in the number of 'Group' and 'Other' Households.

Implications for Strategy

'Other' dwelling types play an important role in Greater Shepparton not only in terms of providing accommodation, but also in the local economy which depends on an itinerant population for a number of key industries. While the number of 'Other' dwellings may seem insignificant, it should be stated that Census data is unlikely to pick up the number of seasonal, transient workforce who may have not present at the time of the Census. Of the available data, the most important finding is that the number of 'Other' dwellings has declined.

Given the unique role of this dwelling type, the Housing Strategy should ensure that there is an adequate provision of this type of housing to support local economic needs. As this dwelling type is also an important crisis accommodation type, serving to offer immediate housing relief to people in emergency situations the Housing Strategy should e continue to seek ways to provide this type as a social-security measure.

4.3 Housing Market Analysis

4.3.1 Introduction

This section provides an assessment of trends in residential demand in Greater Shepparton and, where data is available, for key residential areas such as Shepparton, Mooroopna, Tatura. The analysis includes a review of building permit activity and trends in house and vacant land prices and sales. The data is supplemented by information provided from interviews with local real estate agents regarding current and future residential demand drivers.

4.3.2 Trends in Land Sales and Building Permit Data

Building permit data provides an indication of the residential land activity in an area. As more residential land comes onto the market, and as more lots are sold, then it would be expected that the number of building permits also increase. Table 20 provides information sourced from the Building Commission of Victoria regarding permits issued for new dwellings between 1998 and 2006. The key points to note are as follows:

- A total of 3,642 new dwelling permits have been issued in Greater Shepparton over the period 1998-2006, and this represents an average of 405 permits per year.
- The highest number of permits issued was in 1999 (511) and the lowest number of permits issued was in 2004 (349). Over past two years (2005 and 2006) the number of permits issued for new dwellings has been stable at 415 permits. The number of permits issued in 2006 (415) represents an annual increase of 48 permits compared to 1998 when 367 permits were issued.
- The central Shepparton area was responsible for 51.5percent of all building activity (1,875 permits or 208 permits pa), followed by Kialla with 20.3percent of all activity (739 permits or 82 pa), Mooroopna 11.9 percent of building activity (432 permits or 48 p.a.)and Tatura 7.5 percent of activity (273 permits or 30 pa). These four broad areas represent over 90 percent of all building activity between 1998 and 2006.
- Sporadic development has occurred in rural locations since 1998, especially in Toolamba (53 permits), Murchison (46 permits), Katandra (26 permits), Congupna (24 permits) and Tallygaroopna (20 permits).

TABLE 20: Permits for New Dwellings, Selected Locations, 1998-2006

Locality	1998	1999	2000	2001	2002	2003	2004	2005	2006	Total	Net Change '98-'06	AAGR '98-'06	Percent of total new dwellings '98-'06
Arcadia	2	5	0	2	0	1	1	4	0	15	-2	2	0.4%
Ardmona	2	1	5	2	1	1	1	0	2	15	0	2	0.4%
Bunbartha	0	4	1	2	0	1	2	1	0	11	0	1	0.3%
Byrneside	1	0	0	1	1	0	0	0	2	5	1	1	0.1%
Caniambo	0	1	0	1	4	1	0	0	0	7	0	1	0.2%
Congupna	2	5	8	4	0	2	1	4	3	24	1	3	0.7%
Cooma	0	0	2	0	1	0	0	0	0	3	0	0	0.1%
Coomboona	1	2	0	0	0	0	0	0	1	4	0	0	0.1%
Cosgrove South	0	0	0	0	1	0	1	0	1	3	1	0	0.1%
Dhurringile	8	1	1	0	1	1	0	1	1	14	-7	2	0.4%
Dookie	0	0	1	0	3	0	0	0	0	4	0	0	0.1%
Gillieston	1	0	0	1	0	1	1	0	0	4	-1	0	0.1%
Grahamvale	0	1	0	0	0	1	2	1	1	6	1	1	0.2%
Harston	0	0	0	0	1	1	1	1	1	5	1	1	0.1%
Kanamonmus	0	0	0	0	0	0	0	1	0	1	0	0	0.0%
Karandra	5	1	6	3	3	0	3	3	2	26	-3	3	0.7%
Kialla	86	83	82	68	91	63	71	84	112	739	27	82	20.3%
Lemnos	1	1	1	0	2	1	2	0	2	10	1	1	0.3%
Marionvale	0	0	0	0	2	1	0	0	3	6	3	1	0.2%
Mairigum	0	1	0	0	1	4	0	1	0	7	0	1	0.2%
Mooroopna	31	37	49	46	59	42	60	56	51	432	20	48	11.9%
Mt Major	0	0	0	1	0	0	0	0	0	1	0	0	0.0%
Murchison	10	5	6	4	2	6	7	1	5	46	-5	5	1.3%
Orrvale	4	0	2	0	2	1	1	2	0	12	-4	1	0.3%
Pine Lodge	1	0	1	1	2	0	0	1	0	6	-1	1	0.2%
Shepparton	174	293	180	201	234	227	155	218	193	1,875	19	208	51.5%
Stewarton	0	0	0	0	1	0	0	0	0	1	0	0	0.0%
St Germains	0	0	0	0	0	0	0	1	0	1	0	0	0.0%
Tallygaroopna	3	7	2	1	2	0	1	1	3	20	0	2	0.5%
Tamleugh	1	0	0	0	0	0	0	0	2	3	1	0	0.1%
Tatura	21	51	25	25	43	19	34	25	30	273	9	30	7.5%
Toolamba	13	9	3	8	2	5	4	9	0	53	-13	6	1.5%
Undera	1	2	2	1	0	1	1	0	0	8	-1	1	0.2%
Zeerust	0	1	0	0	0	1	0	0	0	2	0	0	0.1%
Total	**367**	**511**	**383**	**364**	**453**	**381**	**349**	**415**	**415**	**3,642**	**48**	**405**	**100.0%**

4.3.3 Trends in Property Prices

Tables 21 and 22 outline median house and land prices, respectively, for selected locations in the Greater Shepparton area and other regional Victorian locations between 1996 and 2006. The data is sourced from the DSE's '*A Guide to Property Values*'.

House Prices

As shown in Table 21, median house prices in Greater Shepparton have increased by an average of 9.3 percent p.a. over the period 1996 to 2006. This growth rate is lower than regional Victoria (9.9 percent p.a.) and metropolitan Melbourne (10.1 percent). When compared to Victoria's ten main regional centres, Greater Shepparton ranks fifth in terms house price appreciation, being higher than Horsham (7.0 percent p.a.), Mildura (8.4 percent p.a.), Wangaratta (8.7 percent p.a.), Latrobe (9.0 percent p.a.) and Wodonga (9.1 percent p.a.), but lower than Greater Bendigo (9.8 percent p.a.), Ballarat (10.2 percent p.a.), Warrnambool (10.2 percent p.a.) and Greater Geelong (10.5 percent p.a.).

From having the third most expensive medium house prices in 1996 (behind Wodonga and Warrnambool), Greater Shepparton ranked fourth in 2006, having being overtaken by Greater Geelong, while Greater Shepparton's price differential with Ballarat and Bendigo has narrowed over the ten year period.

Within the municipality, strongest price growth (1996 to 2006) was for properties located in Merrigum (12.8 percent p.a.), Murchison (11.9 percent p.a.), Kialla West (9.9 percent p.a.), Tatura (9.7 percent) and Toolamba (9.4 percent). Other locations recorded growth rates below the municipal average for the period including Shepparton (9.0 percent) and Mooroopna (8.5 percent).

TABLE 21: Median House Prices, Selected Locations, 1996 to 2006

Locality	1996	1998	2000	2002	2004	2006	Growth '96-'06	AAGR* '96-'06
Shepparton								
Shepparton	$ 100,000	$ 106,000	$ 125,000	$ 158,000	$ 199,900	$ 237,500	$ 137,500	+9.0%
Kialla-Shepparton South								
Kialla	$ 153,500	$ 136,750	$ 188,450	$ 228,000	$ 290,000	$ 326,000	$ 172,500	+7.8%
Kialla West	$ 123,750	$ 117,500	$ 150,000	$ 278,000	$ 374,875	$ 317,500	$ 193,750	+9.9%
Toolamba	$ 102,250	$ 123,500	$ 118,000	$ 145,000	$ 190,500	$ 252,000	$ 149,750	+9.4%
Mooroopna								
Mooroopna	$ 93,000	$ 96,500	$ 114,500	$ 138,095	$ 181,000	$ 211,000	$ 118,000	+8.5%
Tatura								
Tatura	$ 81,000	$ 106,850	$ 110,000	$ 145,000	$ 181,000	$ 204,556	$ 123,556	+9.7%
Shepparton North East								
Katandra West	$ 130,000	$ 96,700	$ 91,500	$ 110,000	$ 95,750	$ 160,000	$ 30,000	+2.1%
Tallygaroopna	$ 130,000	$ 146,000	$ 100,000	$ 160,000	$ 189,500	$ 249,500	$ 119,500	+6.7%
Rural South								
Merrigum	$ 50,000	$ 65,500	$ 73,500	$ 95,000	$ 105,000	$ 167,000	$ 117,000	+12.8%
Murchison	$ 62,000	$ 92,000	$ 70,000	$ 121,500	$ 129,000	$ 190,000	$ 128,000	+11.9%
Greater Shepparton	$ 97,500	$ 107,000	$ 120,000	$ 155,000	$ 196,000	$ 237,000	$ 139,500	+9.3%
Regional Cities								
Ballarat	$ 80,000	$ 86,000	$100,000	$147,250	$195,250	$ 212,000	$ 132,000	+10.2%
Bendigo	$ 86,000	$90,000	$105,000	$ 147,000	$198,500	$ 220,000	$ 134,000	+9.8%
Geelong	$ 92,500	$ 102,000	$ 126,000	$ 185,000	$245,000	$ 264,000	$ 171,500	+11.1%
Horsham	$ 85,500	$ 85,000	$ 90,000	$ 125,000	$ 155,000	$ 168,500	$ 83,000	+7.0%
Latrobe	$ 65,500	$ 66,000	$ 67,250	$ 82,000	$ 133,000	$ 155,500	$ 90,000	+9.0%
Mildura	$ 85,000	$ 95,000	$ 112,500	$ 150,000	$ 178,000	$ 190,000	$ 105,000	+8.4%
Wangaratta	$ 93,000	$ 93,000	$ 100,000	$ 130,500	$ 176,000	$ 215,000	$ 122,000	+8.7%
Warrnambool	$ 98,000	$ 110,000	$ 128,000	$ 180,000	$ 242,000	$ 265,000	$ 167,000	+10.5%
Wodonga	$ 108,000	$ 113,000	$ 120,000	$ 155,000	$ 235,000	$ 257,250	$ 149,250	+9.1%
Regional Victoria	$ 85,500	$ 91,000	$ 105,000	$ 145,000	$ 194,000	$ 220,375	$ 134,875	+9.9%
Metro Melbourne	$ 131,000	$ 155,00	$ 190,000	$ 260,000	$ 311,000	$ 342,000	$ 211,000	+10.1%

Source: DSE 'A Guide to Property Values' (various)
*AAGR: Average Annual Growth Rate

Residential Land Prices

Median land prices in Greater Shepparton have increased by an average of 10.8 percent p.a. over the period 1996 to 2006, as shown in Table 22. In contrast to median house prices, this growth rate is higher than regional Victoria (10.6 percent p.a.)and metropolitan Melbourne (9.7 percent). When compared to Victoria's ten main regional centres, Greater Shepparton ranks equal fourth (with Latrobe) in terms of land price appreciation being higher than Wangaratta (6.0 percent pa), Horsham (7.3 percent p.a.), Mildura (10.0 percent pa..), Ballarat (10.4 percent p.a.), Greater Bendigo (10.7 percent p.a.), but lower than Wodonga (12.5 percent pa), Greater Geelong (13.4 percent p.a.), and Warrnambool (14.4 percent p.a.).

Greater Shepparton has the forth most expensive median house block prices of Victoria's major regional areas ($100,000 in 2006); however, over the period Greater Shepparton has overtaken Wangaratta in terms of median land costs, but fallen behind Warrnambool.

Within the municipality, strongest median vacant block price growth between 1996 and 2006 was for land located in Tatura (12.8 percent p.a.) and Kialla (10.9 percent pa). Other locations recorded growth rates slightly below the municipal average for the period including Kialla West (10.5 percent), Shepparton (10.1 percent) and Mooroopna (9.2 percent).

TABLE 22: Median Vacant House Block Prices, Selected Locations, 1996 to 2006

Locality	1996	1998	2000	2002	2004	2006	Growth 1996-2006	AAGR* 1996-2006
Shepparton								
Shepparton	$ 37,400	$ 37,000	$ 44,750	$ 59,500	$ 88,000	$ 98,000	$ 60,600	+10.1%
Kialla-Shepparton South								
Kialla	$ 37,150	$ 46,700	$ 56,000	$ 65,625	$ 103,000	$ 105,000	$ 67,850	+10.9%
Kialla West	$ 36,750	$ 79,000	$ 53,500	$ 89,750	$ 90,000	$ 99,986	$ 63,236	+10.5%
Mooroopna								
Mooroopna	$ 34,500	$ 38,000	$ 35,000	$ 49,000	$ 67,500	$ 83,000	$ 48,500	+9.2%
Tatura								
Tatura	$ 33,000	$ 31,000	$ 43,500	$ 73,500	$ 76,250	$ 110,000	$ 77,000	+12.8%
Greater Shepparton	$ 36,000	$ 39,000	$ 43,000	$ 60,250	$ 90,000	$ 100,000	$ 64,000	+10.8%
Ballarat	$ 33,000	$ 38,500	$ 48,000	$ 59,000	$ 80,000	$ 89,000	$ 56,000	+10.4%
Bendigo	$ 31,000	$ 33,000	$ 36,700	$ 50,000	$ 75,000	$ 86,000	$ 55,000	+10.7%
Geelong	$ 38,000	$ 38,875	$ 45,000	$ 78,000	$ 125,000	$ 134,000	$ 96,000	+13.4%
Horsham	$ 32,000	$ 37,875	$ 32,000	$ 45,000	$ 54,000	$ 65,000	$ 33,000	+7.3%
Latrobe	$ 28,750	$ 32,000	$ 34,000	$ 40,500	$ 65,000	$ 80,000	$ 51,250	+10.8%
Mildura	$ 32,000	$ 36,725	$ 42,250	$ 56,000	$ 65,000	$ 83,000	$ 51,000	+10.0%
Wangaratta	$ 50,000	$ 38,000	$ 43,750	$ 51,750	$ 75,000	$ 89,750	$ 39,750	+6.0%
Warrnambool	$ 30,000	$ 30,000	$ 42,000	$ 52,750	$ 86,500	$ 115,000	$ 85,000	+14.4%
Wodonga	$ 37,000	$ 38,000	$ 43,500	$ 54,545	$ 120,000	$ 120,000	$ 83,000	+12.5%
Regional Victoria	$ 33,500	$ 35,500	$ 39,500	$ 52,570	$ 75,000	$ 91,500	$ 58,000	+10.6%
Metro Melbourne	$ 55,000	$ 61,000	$ 66,000	$ 89,950	$ 135,000	$ 139,000	$ 84,000	+9.7%

Source: DSE 'A Guide to Property Values' (various)
*AAGR: Average Annual Growth Rate

4.3.4 Trends in Sales Activity

House Sales

Sales of houses in Greater Shepparton have increased from 667 sales in 1996 to 916 sales in 2006, and this represents an annual average growth rate of 3.2 percent. This is higher than the growth rate for regional Victoria (2.7 percent) and metro Melbourne (1.4 percent) over the period. Between 1996 and 2006, 10,138 residential house sales were recorded in the municipality at an average of 922 sales per year. With the exception of Wodonga (4.4 percent pa), Latrobe (4.1 percent p.a.) and Geelong (3.9 percent p.a.), Greater Shepparton has experienced the highest sales activity growth of Victoria's main regional centres. Residential sales data is provided in Table 23.

TABLE 23: House Sales, Selected Locations, 1996 to 2006

Locality	1996	1998	2000	2002	2004	2006	Total No. of Sales '96-'06	Avg. No. of Sales pa '96-'06	Percent Change '96-'06
Greater Shepparton	667	904	930	1,067	1,007	916	10,138	922	+3.2%
Ballarat	1,409	1,552	1,885	2,216	2,126	1,890	20,679	1,880	+3.0%
Bendigo	1,391	1,505	1,869	2,262	2,004	1,800	20,243	1,840	+2.6%
Geelong	2,767	3,416	4,478	5,012	4,310	4,073	45,666	4,151	+3.9%
Horsham	283	353	424	432	464	343	4,258	387	+1.9%
Latrobe	975	1,087	1,580	1,937	1,495	1,455	15,813	1,438	+4.1%
Mildura	741	778	905	965	1,071	929	10,222	929	+2.3%
Wangaratta	337	358	394	566	447	371	4,552	414	+1.0%
Warrnambool	450	477	593	572	432	542	5,860	533	+1.9%
Wodonga	427	525	676	769	667	656	7,051	641	+4.4%
Regional Victoria	19,182	22,140	27,494	32,345	27,350	25,080	289,406	26,310	+2.7%
Metro Melbourne	48,601	56,167	60,722	66,826	57,424	55,798	661,139	60,104	+1.4%

Source: DSE 'A Guide to Property Values' (various)
*AAGR: Average Annual Growth Rate

Vacant House Blocks

As shown in Table 24, sales of vacant house blocks in Greater Shepparton have increased from 261 sales in 1996 to 349 sales in 2006, an annual average growth rate of 2.9 percent over the period. This is higher than the growth rate for regional Victoria (1.5 percent) and metro Melbourne (0.5 percent) between 1996 and 2006.

Over the period 3,821 vacant land sales were recorded in the municipality at an average of 347 sales per year. In contrast to house sales, most other major regional Victorian centres have experienced stronger growth in vacant land sales than Greater Shepparton, with only Warrnambool (-0.4 percent p.a.), Geelong (0.5 percent p.a.) and Wodonga (1.3 percent) recording lower growth rates. (Note that growth rates for vacant land blocks are an indication of demand but are highly influenced by supply conditions, particularly supply constraints, and this is likely to be evident in low growth data for these major centres).

TABLE 24: Vacant House Block Sales, Selected Locations, 1996 to 2006

Locality	1996	1998	2000	2002	2004	2006	Total No. of Sales 1996-'06	Net Change '96-'06	Avg. No. of Sales pa '96-'06
Greater Shepparton	261	278	253	442	409	349	3,821	347	+2.9%
Ballarat	265	336	319	842	685	541	5,821	529	+7.4%
Bendigo	442	591	521	691	703	652	7,575	689	+4.0%
Geelong	896	1,520	1,400	1,902	1,044	938	15,268	1,388	+0.5%
Horsham	57	98	99	205	188	142	1,552	141	+9.6%
Latrobe	169	219	271	637	573	402	4,375	398	+9.1%
Mildura	182	312	272	395	400	329	3,808	346	+6.1%
Wangaratta	80	106	70	144	168	126	1,199	109	+4.6%
Warrnambool	125	199	177	296	129	120	2,031	185	-0.4%
Wodonga	169	238	147	439	105	193	2,727	248	+1.3%
Regional Victoria	6,848	8,410	8,235	15,345	10,440	7,953	111,151	10,105	+1.5%
Metro Melbourne	11,465	16,412	15,458	22,103	13,472	12,041	189,635	17,240	+0.5%

Source: DSE 'A Guide to Property Values' (various)
*AAGR: Average Annual Growth Rate

4.3.5 Interviews with Real Estate Agents

Interviews with a number of real estate agents in the Greater Shepparton area reveal the following key characteristics with regard to demand for the residential land and property:

Key Demand Drivers

- Population growth will be the key driver of land and housing demand in the future
- Shepparton's important role as a major regional centre is a key factor in housing demand.
- Shepparton's strong and diverse industry base supports housing demand e.g. dairy, fruit, manufacturing etc.
- Rising interest rates are having a dampening impact on demand with less investment-related purchases over recent times.
- There appears to be a trend for younger people to remain in Shepparton rather than move to metropolitan Melbourne for employment and other opportunities, and this supports local housing demand.
- The construction of Melbourne University Medical Surgery Centre, LaTrobe University campus and other projects are expected to be positives for residential demand in Shepparton.

Demand Trends

- Home buyers are more sophisticated than in the past and many are prepared to 'shop around' and negotiate to a greater extent than they used to.
- Demand is strongest for housing and land in Shepparton's urban locations; however, north Shepparton is becoming increasingly popular. Generally, demand varies from area to area depending on price.
- Strong demand for larger-sized product, particularly 3 - bedrooms (plus study), 2 living areas, 2 bathrooms, double garage etc. High demand for living areas of between 20 m^2 – 28 m^2.
- Recent trend for larger houses but on smaller lots, with the backyard typically being used for sheds, pools, etc.
- Most popular lot sizes tend to range between 600 m^2 and 1,000 m^2 (especially 700 m^2 to 800 m^2).

- Smaller units tend to be located on 300 m^2 blocks, while larger lots tend to be up to 1,200 m^2.
- Buyers are looking for cheaper and more affordable land and housing product. Some current developments offering house and land packages for approximately $250,000.
- While affordability is an increasing issue, the Shepparton market still provides a good range of properties in each price segment.

Land Supply

- Less land supply constraints than in the past, due to the increased number of recent subdivisions.
- Considerable current development occurring in Shepparton (i.e. at least seven major estates) and this is providing good choice for buyers.
- Many orchards are struggling to be viable, and this land might become available for future residential development.

Demand Outlook

- The outlook for housing development is generally positive, with demand expected to grow steadily in the coming years due to factors including population growth and the fact that Shepparton has plenty of land for residential development. Affordability issues and drought are the main threats to housing demand.
- Lack of rainfall/extended period of drought may impact negatively on demand for housing. This is due to reduced economic activity (e.g. decline in agricultural production) which could impact on employment opportunities, business viability, incomes etc.

Future Housing Product Trends

- Long-term trends in housing product include:
    - General preference for small lots, particularly smaller gardens;
    - Smaller houses;
    - Retirement living / villages;
    - Townhouses/units (particularly close to the CBD) for baby boomers wishing to downsize;
    - Flats/apartments above shops;
    - Multi-story development (3-4 levels) in the city (primarily to service the rental market, recognising that renters have a preference for a CBD location); and
- Note, as long as significant land supply remains available, there will always be some demand for larger lot sizes.

Rental Market

- Generally, there is strong demand for rental properties in Shepparton; however, demand fluctuates with seasonality eg in winter many seasonal workers leave the Shepparton area and so there are more properties available. It is estimated that the vacancy rate for rental properties in Shepparton is approximately 5 percent.
- Shortage of rental properties has had an inflationary impact on rental prices.
- While rental prices are considerably lower than metro Melbourne, Shepparton workers have lower wage levels and therefore renting can be a relatively expensive option. It is not uncommon for tenants to spend 30-40 percent of their income on rent.
- There is evidence that some long-term landlords and investors are opting out of the rental market.

Actions Required to Support Housing Development

- Satellite areas need to grow and be better developed; however, infrastructure provision (such as public transport) is required to assist in this process.

- Making housing more affordable is primarily seen a Government responsibility. Actions could include reducing stamp duty and other taxes, and providing specific incentives for purchasers, particularly 1st home buyers grant. Any reduction in interest rates will assist in housing affordability.
- Improvements in the efficiency of Council's planning application process will assist developers and the delivery of housing product in Shepparton.

4.3.6 Key Findings and Implications

The key findings of this residential demand assessment are as follows:

- On average, 405 permits for new dwellings have been issued each year in Greater Shepparton over the period 1998-2006, with permit activity slightly higher than the long-term average over the past couple of years (415 permits in each of 2005 and 2006).
- Over the period, building activity has been focused on central Shepparton (51 percent of all new dwelling permits in the municipality), Kialla (20 percent) Mooroopna (12 percent) and Tatura (8 percent), and with occasional developments recorded in more rural locations.
- House prices in Greater Shepparton increased at 9.3 percent p.a. between 1996-2006; however, this is a lower growth rate than that recorded in regional Victoria (9.9 percent) and metropolitan Melbourne (10.1 percent) over the period. The median house price in Greater Shepparton was $237,000 in 2006 which is around the mid-range when compared to Victoria's ten major regional centres.
- Within the municipality, strongest house price growth has been in the rural south (Merrigum, Murchison), while lowest house price growth has been in the north-east (Kandandra West, Tallygaroopna).
- Residential land prices in Greater Shepparton increased at 10.8 percent p.a. between 1996-2006, which, in contrast to house prices, represents a marginally higher growth rate than that recorded in regional Victoria (10.6 percent) and metropolitan Melbourne (9.7 percent) over the period. The median vacant house block price in Greater Shepparton was $100,000 in 2006 which is around the mid-range when compared to Victoria's ten major regional centres.
- Within the municipality, strongest land price growth has been in the Kialla/Kialla West area.
- House and land sales activity in Greater Shepparton has been relatively strong over the past decade, with the growth in house and vacant land sales being higher than regional Victoria and metropolitan Melbourne averages. This indicates a relatively buoyant residential market over recent times.
- Consultation with local real estate agents highlights the following important characteristics of Shepparton's housing market:
    - Key demand drivers are population growth, regional centre status, strong industry and employment base, major project investment and retention of younger residents.
    - Shepparton's main urban areas are in highest demand but north Shepparton becoming more popular.
    - There is strong demand for larger houses (3-bedroom plus) providing flexible living areas, but smaller outdoor areas.
    - Generally, most popular lot sizes are between 600 m² to 1,00 m².
    - Buyers conscious of affordability and are looking for cheaper product (house/land packages); they are prepared to shop around for the right opportunity.
    - Residential land supply relatively plentiful, with a number of new developments underway on recently subdivided land.
    - Main demand threats are a decline in affordability for buyers and the long-term impacts of the drought on household incomes and affordability to pay for housing costs.
    - Demand for housing product in the future is likely to include smaller house sizes, a greater number of townhouse, units, and apartments, and the development of

more retirement living facilities. However, there will still be some demand for larger traditional house blocks.

- The rental market is fairly tight, with low vacancy rates; however, this situation fluctuates with seasonality. Rental prices have increased as demand has increased. Some investors appear to be withdrawing from the market.
- Key Government actions which would support Shepparton's housing market include: improving the planning application process, provision of key infrastructure, reduction in stamp duty, and provision of financial assistance for 1st home buyers.

Implications for Strategy

The high activity in house and land sales in Greater Shepparton over the last 10 years has lead to a relatively buoyant residential market. Much of this activity is occurring in Central Shepparton, primarily in the main urban areas of Shepparton and Kialla. The strength of the housing market in Greater Shepparton is being driving by a number of demand factors including a strong economic base, population growth, and its regional centre status. It has been indicated by the development industry that there is currently an adequate land supply for residential developments, with a number of new housing developments offering choice to home buyers.

While the Housing Strategy will need to assess the availability of land to cater for future housing demand through the development of a land release strategy, it must also consider ways to influence development that is occurring within the existing land supply. This includes ways of providing a range of housing options- a variety of dwelling types and configurations - a variety of price ranges, and a variety of tenures - to satisfy the complexity of housing demand.

4.4 Housing Affordability and Special Needs Assessment

4.4.1 Introduction

This section provides an assessment of the issues of housing affordability and special housing needs. It begins with an overview of housing and rental affordability in Greater Shepparton. The analysis focuses on the relative affordability of property ownership compared with regional Victorian and metropolitan Melbourne averages. Rental affordability is explored in terms of the provision of rental properties and their relative affordability.

Next, an examination of special housing is presented, which documents the diverse spectrum of special housing needs in Greater Shepparton. The analysis is focused on documenting the provision of special housing- identifying the existing stock and conditions- as well as highlighting key issues facing particular specialist housing needs.

4.4.2 Property Ownership

The affordability of property ownership in Greater Shepparton is broadly in line with regional and State averages, but slightly above affordability in metropolitan Melbourne. For example, Greater Shepparton households require 28.2 percent of median monthly household income to service the median monthly home loan repayments, compared to 28.1 percent for regional Victoria, 28.3 percent for Victoria and 27.8 percent for metro Melbourne. When Victoria's ten main regional centres are considered, Greater Shepparton ranks sixth in terms of property ownership affordability, being less affordable than Greater Bendigo (27.6 percent), Wangaratta (27.4 percent), Wodonga (27.1 percent), Latrobe (25.5 percent) and Horsham (25.0 percent), but more affordable than Ballarat (28.6 percent), Greater Geelong (28.7 percent), Warrnambool (28.7 percent) and Mildura (29.4 percent). This data is sourced from the ABS Census 2006, and is outlined in Table 25.

TABLE 25: Median Monthly Home Loan Repayment as percent of Median Monthly Household Income, Selected Locations, 2006

Locality	Avg. Weekly Loan Repayment	Avg. Weekly Household Income	Avg. Weekly Home Loan as percent of Avg. Monthly Household Income	Difference compared to Greater Shepparton
Greater Shepparton	$ 1,083	$ 3,839	28.2%	n/a
Ballarat	$ 1,040	$ 3,636	28.6%	0.4%
Greater Bendigo	$ 997	$ 3,610	27.6%	-0.6%
Greater Geelong	$ 1,100	$ 3,839	28.7%	0.4%
Horsham	$ 900	$ 3,605	25.0%	-3.2%
Latrobe	$ 867	$ 3,397	25.5%	-2.7%
Mildura	$ 1,000	$ 3,402	29.4%	1.2%
Wangaratta	$ 953	$ 3,480	27.4%	-0.8%
Warrnambool	$ 1,083	$ 3,779	28.7%	0.5%
Wodonga	$ 1,170	$ 4,316	27.1%	-1.1%
Regional Victoria	$ 1,000	$ 3,553	28.1%	-0.1%
Victoria	$ 1,252	$ 4,429	28.3%	0.1%
Metro Melbourne	$ 1,300	$ 4,676	27.8%	-0.4%

Source: ABS Census of Population and Housing (2006)

4.4.3 Property Rental

Victorian Government Office of Housing data shows there were 327 new lettings in Greater Shepparton in the June 2007 Quarter. The highest concentration of new lettings were for 3-bed houses (133 properties) and 2-bed flats (98 properties); in addition, 1-bed flats, 3-bed flats, 2-bed houses and 4-bed houses each contributed between 20-25 new lettings each. Median rental prices for new lettings ranged from between $110 for 1-bed properties to $293 for 4-bed properties, with the more popular 2-bed flats and 3-bed houses having median rental prices of $165 and $210 respectively. This information is shown in Table 26.

TABLE 26: New Rental Letting Data, Selected Locations, June 2007 Quarter

Municipality	1-Bed Flat		2-Bed Flat		3-Bed Flat		2-Bed House		3-Bed House		4-Bed House	
	No. of new lettings	Median Price	No. of new lettings	Median Price	No. of new lettings	Median Price	No. of new lettings	Median Price	No. of new lettings	Median Price	No. of new lettings	Median Price
Greater Shepparton	24	$110	98	$165	25	$230	23	$175	133	$210	24	$293
Ballarat	52	$113	111	$165	22	$228	61	$175	245	$210	58	$290
Greater Bendigo	21	$120	102	$165	22	$228	69	$180	230	$210	56	$270
Greater Geelong	104	$120	209	$185	42	$248	121	$205	431	$230	86	$280
Horsham	na	na	40	$138	na	Na	10	$153	58	$180	13	$270
Latrobe	34	$88	105	$125	10	$165	46	$140	231	$165	41	$260
Mildura	14	$108	70	$150	10	$185	31	$175	141	$220	29	$260
Wangaratta	na	Na	33	$160	na	Na	11	$175	54	$190	Na	na
Warrnambool	16	$113	68	$180	11	$250	21	$230	78	$240	17	$290
Wodonga	na	na	66	$175	13	$205	13	$195	105	$250	34	$315

Source: Victorian Government Office of Housing, Department of Human Services - Rental Report, June Quarter 2007

The Office of Housing data provides details on the number and proportion of affordable new lettings in various locations. This data shows only 58 percent of Greater Shepparton's new lettings were considered affordable, with affordability declining with an increase in dwelling size. For example, 73 percent of 1-bed new lettings were identified as being affordable; however, affordability was much lower for 2- bed lettings (61percent), 3-bed lettings (56 percent) and 4-bed lettings (40 percent).

When compared with affordable new lettings across regional Victoria's nine other major centres (for the June 2007 Quarter), Greater Shepparton ranked seventh, having a lower proportion of affordable new lettings than in Latrobe (82 percent), Horsham (77 percent), Wangaratta (70 percent), Mildura (66 percent), Ballarat (61 percent) and Bendigo (59 percent), and a higher proportion of affordable new lettings than Greater Geelong (41 percent), Warrnambool (37 percent) and Wodonga (36 percent). This data is provided in Table 27.

TABLE 27: Affordable New Lettings, Selected Locations, June Quarter 2007										
Municipality	1 Bedroom		2 Bedroom		3 Bedroom		4+ Bedroom		Total	
	No. of affordable new lettings	% of total new lettings	No. of affordable new lettings	% of total new lettings	No. of affordable new lettings	% of total new lettings	No. of affordable new lettings	% of total new lettings	No. of affordable new lettings	% of total new lettings
Greater Shepparton	19	73%	74	61%	90	56%	12	40%	195	58%
Ballarat	44	72%	120	65%	171	61%	28	41%	363	61%
Greater Bendigo	17	59%	100	56%	157	61%	35	60%	309	59%
Greater Geelong	71	57%	106	31%	212	44%	39	41%	428	41%
Horsham	3	50%	42	84%	45	78%	8	57%	98	77%
Latrobe	40	95%	130	82%	203	83%	27	59%	400	82%
Mildura	9	64%	83	80%	90	59%	19	59%	201	66%
Wangaratta	3	50%	30	65%	45	78%	7	64%	85	70%
Warrnambool	10	56%	34	38%	29	32%	9	43%	82	37%
Wodonga	2	22%	42	50%	37	31%	7	19%	88	36%

Source: Victorian Government Office of Housing, Department of Human Services - Rental Report, June Quarter 2007

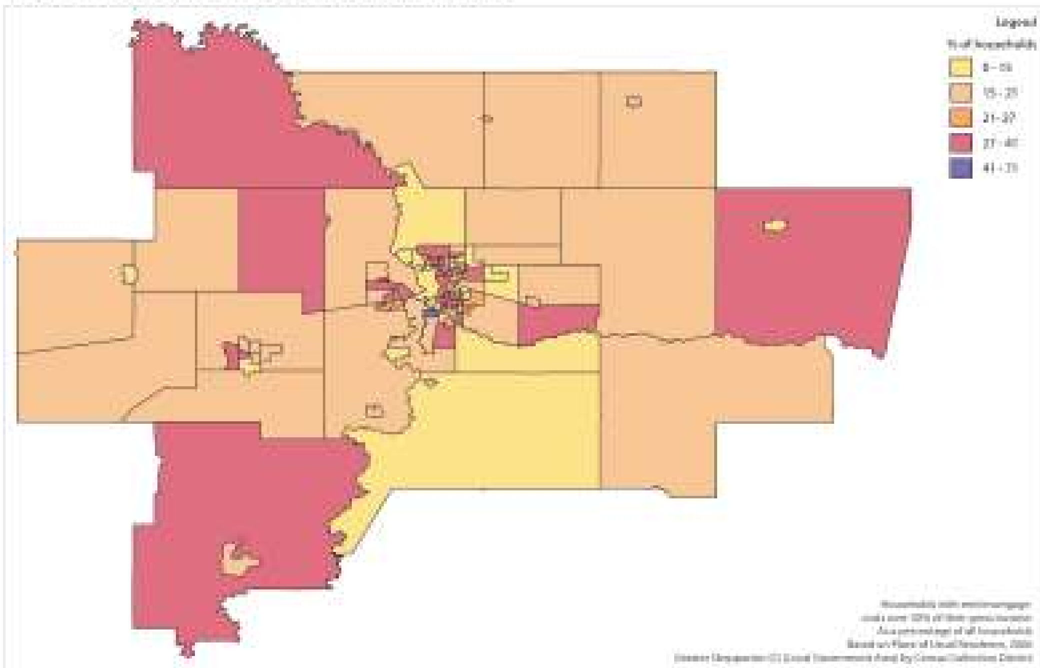
ABS Census data provides information on median rental payments. This data shows the affordability of rental properties in Greater Shepparton to be slightly above regional, State and metro Melbourne averages. For example, Greater Shepparton households require 17.5 percent of median weekly household income to service the median weekly rental repayments compared to 17.7 percent for regional Victoria, 18.1 percent for Victoria and 18.5 percent for metro Melbourne. When Victoria's ten main regional centres are considered, Greater Shepparton ranks fifth in terms of rental affordability, being less affordable than Latrobe (15.3 percent), Horsham (15.9 percent), Wodonga (17.1 percent) and Wangaratta (17.4 percent), but more affordable than Greater Geelong (18.1 percent), Warrnambool (19.0 percent), Mildura (19.1 percent), Ballarat (19.1 percent) and Greater Bendigo (19.2 percent). This data is outlined in Table 28.

TABLE 28: Median Weekly Rental Payment as percent of Median Weekly Household Income, Selected Locations, 2006				
Locality	Median Weekly Rental	Median Weekly Household Income	Median Weekly Rental as percent of Median Weekly Household Income	Percent Compared to Greater Shepparton
Greater Shepparton	$ 155	$ 886	17.5%	n/a
Ballarat	$ 160	$ 839	19.1%	+1.6%
Greater Bendigo	$ 160	$ 833	19.2%	+1.7%
Greater Geelong	$ 160	$ 886	18.1%	+0.6%
Horsham	$ 132	$ 832	15.9%	-1.6%
Latrobe	$ 120	$ 784	15.3%	-2.2%
Mildura	$ 150	$ 785	19.1%	+1.6%
Wangaratta	$ 140	$ 803	17.4%	-0.1%
Warrnambool	$ 166	$ 872	19.0%	+1.5%
Wodonga	$ 170	$ 996	17.1%	-0.4%
Regional Victoria	$ 145	$ 820	17.7%	+0.2%
Victoria	$ 185	$ 1,022	18.1%	+0.6%
Metro Melbourne	$ 200	$ 1,079	18.5%	+1.0%

Source: ABS Census of Population and Housing (2006)

In examining the spatial implications of housing stress (households with rent/mortgage costs over 30 percent of their gross income) only one area, to the north of Kialla, had between 41-71 percent of all households within housing stress. Areas experiencing between 27-41 percent of households within housing stress include several areas in Shepparton, Mooroopna and Tatura, and many rural areas within the municipality. Housing stress across the municipality is shown in Figure 37.

Figure 37: **Households Under Housing Stress**



4.4.4 Special Housing Assessment

To understand the issues associated with special housing needs, it was necessary to consult the relevant housing providers, as data analysis often fails to pick up this important component of the housing market. It is often the case that these groups are some of the most marginalised in society and have little influence over change, so it is important that their issues are understood. Also, the market frequently fails to deliver adequate housing provision for these people, leaving a critical gap in the housing sector which needs to be addressed.

The following assessment documents the special housing market stock as well as indicating key issues and future need as emphasised by the relevant housing provider.

Public Housing

The Office of Housing (under the Victorian Department of Human Services) currently has over 150 public housing units in Greater Shepparton. These range from one to four bedroom units and also a number of elderly person units. The age of the public housing stock rages from units built as far back as the 1960s to those that are currently being constructed. Table 29 summarises the public housing stock of Greater Shepparton.

TABLE 29: Greater Shepparton Public Housing Stock

Location	1 Bedroom Units	2 Bedroom Units	3 Bedroom Units	4 Bedroom Units	Elderly Person Units
Shepparton	37	195	494	52	150
Murchison	0	1	5	0	7
Tatura	0	8	27	1	10

Source: Office of Housing

The Office of Housing does not manage any properties specifically for people with disabilities. However, all new properties constructed by the Office of Housing are designed with basic disability access facilities (i.e. step-less, wide doorways, grab rails, etc).

Where possible, new constructions are targeted at specific Segment 2 Applicants[1] where they require major modifications. In cases where existing tenants require disability modifications, the Office of Housing will modify properties as required, when possible. This may include the construction of ramps, self-contained units (granny flats for elderly clients living with family), bathroom remodelling (step-less showers, lever handle taps, shower seats, hand held shower roses) and any other requirements as recommended by an Occupational Therapist.

Crisis and Transitional Housing

The Rural Housing Network Ltd. (RHNL) is a registered Housing association which manages and owns several short-term and long-term properties aimed at specific groups with special housing needs.

The RHNL manages fifty-two short-term community housing properties in Shepparton/ Mooroopna. These include:

- 5 Drug and Alcohol properties (National Illicit Drug Strategy);
- 3 Drug and Alcohol properties (National Illicit Drug Strategy-targeting women and children);
- 1 Drug and Alcohol property (Open Family-targeted for youth);
- 1 Leaving Care Property (adolescents leaving State care);
- 8 Youth-designated properties (accessed by the Bridge, Brayton, Rumbalara, Pathways, Open Family);
- 5 properties targeted for those with a mental illness and history of homelessness (nominated by Mental Illness Fellowship);
- 4 properties targeted for youth (16-25) with a mental illness (nominated by Richmond Fellowship Victoria);
- 5 properties targeted for those with a mental illness and history of homelessness (nominated by Mental Illness Fellowship);
- 1 property targeted for youth leaving incarceration (nominated by Youth Justice, DHS and Brayton);
- 1 Property targeted for youth at school (lead tenant model and nominated by Brayton)
- 1 property targeted for Indigenous women on bail (nominated by Dept of Justice and Rumbalara); and,
- 22 general transitional properties that are open target-allocated to the homeless or those at risk of homelessness.

The RHNL has articulated that one of the key issues facing their shot-term accommodation properties is finding affordable, long-term housing stock to move transitional clients into.

In addition to the short-term accommodation properties, the RHNL also manages 54 long-term properties. These include:

- 5 Housing Association properties (owned by RHNL);
- 1 8-Bedroom Rooming House (for single males;
- 24 long-term community housing properties (State Government owned; managed by RHNL;
- 4 long-term youth properties;
- 8 long-term community housing properties (owned by Salvation Army); and,
- 12 Housing Association properties (owned by Loddon Mallee Housing Services; mange by RHNL).

[1] Segment 2 Applicants refer to Public Housing applicants with special needs.

The RHNL has emphasised that there is an extreme lack of affordable long-term housing for youth, elderly and singles and that many properties are not designed to be cost-effective.

Short-term Accommodation

There are a number of private boarding houses and hostels operating in Greater Shepparton. These are generally rented through real estate agents.

The RHNL utilise a number of boarding houses for emergency accommodation. These include:

- Geraldine Briggs Hostel- Primarily for Indigenous clients, but accepts all applications. Accommodates 3 or 4 families and a number of singles. Is inclusive of food and accommodation;
- Shepparton Budget Accommodation- This is a private option and is mainly targeted at itinerant workers; and,
- 6 Hotels/Motels- While these are available for utilisation, many clients cannot afford to continue payment once assistance has finished. These are generally used as a last resort.

There are four Caravan Parks located in Greater Shepparton, and one located in Mooroopna that can be utilised for emergency purposes. However, they generally only accept a limited number of referrals from Housing Associations and during peak periods they are not affordable, with rents ranging from $150-300 per week, as they are also targeted at accommodating visitors.

Homelessness

According to Swinburne University's "Counting the Homeless" (2001), Greater Shepparton had 2,945 homeless clients, a rate of around 56 per 10,000 people. This is significantly higher than the State average of 42 per 10,000 people. Of the homeless persons in Greater Shepparton, it is estimated that 40 percent reside with family and friends and another 40 percent attempt to access THM of SAAP accommodation. A further 10 percent reside in boarding houses (mainly privately owned). 187 clients were living in inappropriate accommodation at caravan parks. The report indicated that 380-400 were marginally housed in caravan parks in Greater Shepparton.

Aged Accommodation

A desk-top study of aged accommodation has identified that there are a number of residential facilities for the aged within the Greater Shepparton area providing for both high care and low care for the elderly including supported residential services and retirement living. These are distributed within the main areas of Shepparton, Mooroopna, Murchison, Tatura and Kialla.

A summary of these facilities in terms of their location and capacity is shown in Table 30.

TABLE 30: Aged Accommodation Facilities

Facility	Location	Suburb	Facilities
Rodney Park Retirement Village	30-50 Knight Street	Mooroopna	Independent Living Units - 93 units.
Boronia House	30-50 Knight Street	Mooroopna	30 bed ageing in place residential aged care facility.
Grevillea Lodge	30-50 Knight Street	Mooroopna	30 bed dementia specific accommodation.
Waratah Londge	30-50 Knight Street	Mooroopna	30 bed ageing in place residential aged care facility.
Masonic Court	45 McKean Street	Mooroopna	10 Residences
The Valley Residential Aged Care Facility	195 – 205 Mclennan Street	Mooroopna	
Murchison Community Care	38 Impey Street	Murchison	40 Beds
Tarcoola Village	Tarcoola Village, 9 Batman Avenue	Shepparton	92 Independent Living Units
Acacia House	Tarcoola Village, 9 Batman Avenue	Shepparton	60 Beds
Hakea Lodge	Tarcoola Village, 9 Batman Avenue	Shepparton	57 Beds
Banksia Lodge	Tarcoola Village, 9 Batman Avenue	Shepparton	64 Beds
Ave Maria Village	25 Graham Street	Shepparton	91 Beds
Excelsior Aged Care	357 Archer Street	Shepparton	60 Beds
Grutzner House	Monash Street	Shepparton	20 Beds
Harmony Village	20 Zurcas Lane	Shepparton	53 Beds
Shepparton Aged Care Facility	Pine Road	Shepparton	45 Beds
Moyola Lodge	60 Hunter Street	Tatura	30 Beds
Parkvilla Aged Care Facility	Park Street	Tatura	15 Beds
Kialla Gardens	15 Waranga Drive	Kialla	109 Units
Alexander Miller Homes	12 Hotham Crescent	Shepparton	

Youth Accommodation

Youth accommodation is an important, and sometimes overlooked, element of both housing supply and demand. It is essential that support is provided within the wider community ranging from immediate crisis accommodation to more medium and long term residential facilities.

Berry Street Victoria has been operating in Greater Shepparton since September 1998. We exist to increase life chances and choices for children and young people who are at risk, or who have experienced the trauma of family violence, child abuse and neglect.

An important program is the Integrated Home Based Care which provides care for children and young people in the Greater Shepparton. This provides for a wide range of facilities including:

- General Foster Care;
- Adolescent Community Placement;
- Leaving Care; and
- Kinship Care.

A desk-top analysis of existing youth accommodation within the Greater Shepparton area has identified the facilities shown below in Table 31:

TABLE 31: Youth Accommodation Facilities

Facility	Location	Suburb
Integrated Home-Based Care - Shared Family Care	Berry Street Victoria, Hume	Shepparton
Integrated Home-Based Care - Long-Term Care	Berry Street Victoria, Hume	Shepparton
Integrated Home-Based Care - One to One (Complex)	Berry Street Victoria, Hume	Shepparton
Integrated Home-Based Care - Specialist Home-Based Care	Berry Street Victoria, Hume	Shepparton
Integrated Home-Based Care - Adolescent Community Placements	Berry Street Victoria, Hume	Shepparton
Integrated Home-Based Care - Kinship Care	Berry Street Victoria, Hume	Shepparton
Adolescent Specialist Care Programs - Residential Care - High Risk Adolescents	Berry Street Victoria, Kaiela Office	Shepparton
Respite Care	Children's Respite (Duncan Court)	Shepparton
Specialist Behavioural Units	GV Centre Disability Services	Shepparton
Koori Hostel	Geraldine Briggs Hostel	Shepparton
Lead Tenant Project (Y-Place)	Goulburn Valley Family Care	Shepparton
Support Services	Gower House Koorie Community Alcohol & Drug Resource Centre	Shepparton
Jacaranda Residential Rehabilitation Program	Richmond Fellowship of Victoria (RFV), Jacaranda	Shepparton
Extended Care	Rumbalara Family Services	Shepparton
Transitional Housing (THM), Mooroopna	Rural Housing Network, Shepparton Office	Shepparton
Transitional Housing (THM), Cobram	Rural Housing Network, Shepparton Office	Shepparton
Outreach Support in Private Accommodation (SAAP)	The Bridge - Options for Young People, Regional Office	Shepparton
Weekly & Overnight Accommodation	William Orr Hostel	Shepparton
Emergency Youth Crisis Accommodation (SAAP)	Brayton Youth & Family Services	Kialla

Women's Accommodation

A desktop analysis of specialist housing accommodation for women has identified the facilities shown below in Table 32.

TABLE 32: Women's Accommodation Facilities

Facility	Location	Suburb
Drug & Alcohol Supported Accommodation for Women (SAAP)	Goulburn Valley Community Health Service	Shepparton
Women's Refuge (SAAP)	Marian Community	Shepparton

4.4.5 Key Findings and Implications

Key Findings

The key findings of the affordability assessment are as follows:

- While Greater Shepparton's housing is more affordable than metro Melbourne, it is slightly more expensive than the majority of the ten major Victorian regional centres.
- Greater Shepparton provides a relatively low proportion of rental properties out of its total housing stock (1.4 percent) compared to most other major Victorian regional locations (many of which are generally between 1.5 percent and 1.7 percent of total housing stock).
- When the provision of affordable rental properties is considered, only 58 percent of rental properties in Greater Shepparton are deemed to be affordable by the Victorian Office of Housing. This is well below that proportion of affordable rental properties in the majority of major regional Victorian locations and which are generally in the range 60 percent to 82 percent.
- Greater Shepparton residents spend a slightly lower proportion of their income on rent (17.5 percent) than regional (17.7 percent), metropolitan (18.5 percent) and State (18.1 percent) averages, indicating a reasonable level of affordability for those who can secure rental accommodation.

The key findings of the special needs assessment are as follows:

- There are a wide range of housing options catering for specialist housing needs both within Greater Shepparton and the wider region.
- There is a good level of provision of public housing, offering a wide range of housing options.
- The role of Housing Associations such as the RHNL is critical in responding to a wide variety of specialist housing needs.
- There appears to be a sufficient level of housing provision for aged care.
- Other dwelling types such as Caravans are important in satisfying short-term housing needs.

Implications for Strategy

The affordability assessment has revealed that although there is a perception that housing is more affordable in regional areas such as Greater Shepparton, in actual fact, housing affordability is almost the same as Metropolitan Melbourne. This has in part led to an increased demand for rental properties, and combined with the seasonal nature of many workers in Greater Shepparton,has created a 'tight' rental market. This has made it more difficult for those outside of home ownership to find adequate housing. The growing interest in housing affordability has raised pressures on local government to respond to the issue, and the Housing Strategy must consider ways to improve it. However, as issues with housing affordability are often influenced by State and National pressures and policies, the Housing Strategy must present realistic and achievable ways of improving affordability within the scope of local government.

The special needs assessment has revealed that there are a range of special housing options currently being provided throughout the municipality. These are owned and operated by a number of both Government and non-governmental agencies. The importance of these forms of accommodation will likely increase given Greater Shepparton's growing and diversifying population, especially as issues with affordability are affecting a much broader range of people than in the past. The Housing Strategy will need to develop ways of ensuring that the demand for special needs accommodation continues to be met into the future, and strengthens relationships with housing providers, especially Housing Associations who can develop the resources to provide special housing needs.

4.5 Qualitative Market Research - Greater Shepparton Focus Group

4.5.1 Introduction

In an attempt to add a qualitative assessment to the demand analysis, a Focus Group was established to provide a housing consumer perspective on the local housing market. It should be emphasised that the Focus Group should not be considered community consultation, but rather paid market research in which participants were selected based on particular socio-economic characteristics to help build an understanding of key housing consumer groups. The Focus Group also served to generate ideas on key housing issues, to be addressed in the Housing Strategy.

4.5.2 Methodology

Participants for the focus group were sourced using data obtained from a market-research company, in order to target specific population groups. This data segmented the population of Greater Shepparton into a number groups based on similar socio-economic and value systems. The segmentation of the population into these groups for Greater Shepparton is shown in Table 33.

TABLE 33: Roy Morgan Segment Groups

Segment Group	Shepparton	Victoria
	percent of total pop'n	percent of total pop'n
Traditional Family Life	22.9%	19.5%
Conventional Family Life	15.5%	10.3%
Visible Achievement	14.8%	17.7%
'Look At Me'	12.2%	10.9%
'Socially Aware'	11.3%	15.9%
'Young Optimism'	7.2%	8.6%
'Real Conservatism'	5.9%	4.9%
'Basic Needs'	4.3%	2.6%
'Something Better'	3.3%	5.7%
'Fairer Deal'	2.5%	3.9%

Source: Roy Morgan Data Sets

The Focus Group and subsequent interviews were held on 10am - 11.30am, Saturday 17th November 2007 at the Goulburn Valley Hotel, Shepparton. Individual discussions and interviews were also held at "Aquamoves", Shepparton's recreation centre, on the afternoon of Saturday 17th November 2007. Completed workbooks were received from 3 additional participants who were referred from original participants.

The profile of the Focus Group's fourteen participants along with additional information regarding the methodology and a detailed transcription of the process can be found in Appendix I of this report.

The scoring scale used to rate the importance of issues in the Focus Group is shown in Table 34:

TABLE 34: Scoring Table	
5	Very important to me
4	Important to me
3	Neutral
2	Somewhat Important
1	Not at all important

4.5.3 Focus-Group Outcomes

The main themes discussed in the Focus Group were:

- Housing styles;
- Housing affordability;
- Choosing new accommodation;
- The environment; and
- Development Strategies;

The following section discusses the key points made through the course of the group discussion.

Housing Styles

When asked what type of housing or features they find desirable the majority of participants answered:

- Solid country styled homes with 'character';
- Blocks that are large enough for children to play on and house a garden shed;
- Blocks that are not too close together (degree of privacy and space);
- Low maintenance gardens; and
- Diverse housing for different generations.

Opinions on Housing Styles

During the focus group or separate interviews, participants were asked to "score" their response to a series of statements on a five point scale. The statements and the scoring scale are shown in Table 35.

TABLE 35: Focus Group - Opinions on Housing Styles	
Average Score	The style of housing I like the most is....
4.4	Country Homestead or large rural houses with a country look and feel with big verandas and sheds.
4.0	No Fuss simpler, solid accommodation that is affordable, functional and serves its purpose.
3.4	Resort Styled shared housing or assisted living in estates for retirees
2.5	Slick City Style styled houses with modern architecture and vouge fittings.
1.6	Groovy or funky apartments or multi level living in the city, smaller in size but full of designer attitude.

Ideas and Comments on Housing Styles

The following comments are a direct transcript from the participant's workbook entries.[1]

1. Diversity in housing styles is important:

- *With our cultural diversity and mix of ages, there is need for a mix of houses;*
- *Due to our multi cultural and diversity, we need a variety of homes - However there needs to be room for the children to move and play around home, rather than go to a park down the street;*
- *Diversity of styles, and affordable renting options for families and young people; and*
- *What about student accommodation?*
- *To nominate one single type of housing would not be possible because of the variety of socio-economic groups of people. There are the "yuppies" who like to keep up with the "Joneses" and there are the modest family oriented people who favour the uncomplicated lifestyle;*
- *I don't like the multi level living idea, but I agree that probably more resort styled living is required for the elderly due to the aging population; and*
- *Because of the many groups such as aged, ethnic, incomes, poor, varying sized families, personal preferences etc there needs to be a great variety of households in Shepparton.*

2. We prefer them country styled:

- *I like them modern and comfortable;*
- *Houses should be easy maintenance, low gardens, large blocks for children and storage space;*
- *They need to be solid;*
- *Housing needs to be diverse, solid, affordable and on good sized blocks; and*
- *Diversity of housing types taking into consideration – good solid housing, veranda's, larger blocks and ability to see our environment (not just the back fence).*
- *Country Homesteads are OK for out of town living, but not in Shepparton.*

3. Make all houses suitable for our climate:

- *It is very hot in Shepparton;*
- *We need cool homes with higher ceilings and veranda's; and*
- *They need to be energy efficient and low maintenance gardens and buildings.*

[1] Minor grammatical and editorial changes have been made to assist in reading. The headings are the invention of the authors.

Housing Affordability

Participants were asked to comment on housing affordability in Shepparton. The discussion covered a number of issues though the main points were:

- Young people are under pressure to extend themselves early;
- Young people are starting out with too much – what about purchasing a solid house and adding to suit need?
- Council should publicise and develop areas outside of Shepparton – as long as the infrastructure has been provided;
- Cost of land and stamp duty is rising rapidly;
- First Home Owners Grant just covers the stamp duty; and
- Consensus that there is a good mix of housing in Shepparton however, location and expectations must be managed.

"Too many young people are committing themselves, which is fine if you have capital appreciation, but it must be viable".

"The people selling the homes are not the people giving out the loans", and "Housing affordability is also linked to investors who are purchasing property with higher rental returns. What does this do to the market? It forces rental prices up for low income earners".

Opinions on Housing Affordability

During the focus group or separate interviews, participants were asked to "score" their response to a series of statements on a five point scale. The statements and the scoring scale are shown in Table 36.

TABLE 36: Focus Group - Opinions on Housing Affordability

Average Score	Statements about housing affordability
4.5	"People expect too much and extend themselves too early"
4.4	"Government taxes and charges are too high"
3.5	"Councils are holding up developments"
3.3	"Builders and developers are making too much profit"
3.3	"The cost of material and labour are rising fast"
3.1	"There is nothing really anyone local can do as the real problem is taxation, interest rates and the price of petrol"
2.7	"There are not enough houses on the market to buy and prices are forced up"

Ideas and Comments on Housing Affordability

The following comments are a direct transcript from the participant's workbook entries.[2]

1. Providing more land:

- *Provide more rezoned land;*
- *Rezone more land in surrounding villages and promote more property that is appropriate to lower income families;*
- *Land made more affordable, council to be more helpful, not keeping people waiting;*
- *Cost of land is too high;*
- *Councils stop holding up development of land close to Shepparton town; and*
- *Give the market more choice.*

[2] Minor grammatical and editorial changes have been made to assist in reading. The headings are the invention of the authors.

2. Reducing the price and development burden:

- *Making good rentable property available for reasonable rent;*
- *Encourage first home buyers from over commitment;*
- *Lower our expectation from mansions to adequate houses - a home depends on human input;*
- *Council and Government regulations and red tape add to building costs;*
- *Government charges need to be looked at e.g. stamp duty;*
- *Educate new home buyers to buy the house that they can afford in the first place and to start saving at an early age; and that they can't have everything first up;*
- *We need to lower the interest rates and perhaps increase the first home buyers scheme (24 year old);*
- *Some young buyers today want to start off where their parents finished up – i.e. with all the electronic gadgetry that is available. They get themselves into debt rather than wait until they can afford it;*
- *Real estate agent and conveyance fees could possibly be reviewed and maybe give a better deal;*
- *Reduce the overall tax breaks for greed baby boomers and redistribute the same "benefits" to the whole community through health and education; and*
- *Increase first home buyers grants.*

3. Help with access to the market:

- *Lower the prices;*
- *An allowance for cheaper homes to be developed in areas to enable lower income households to move into ownership without over commitment;*
- *People should start at the lower end of the market and gradually work up and not expect to start with their dream home.*
- *Local solutions should not be overlooked; and*
- *Council rates could be reduced for the first 12 months after a new house is purchased for home owners (living in their own home) who have a healthcare card, The Council rates should be reduced – in the same way they are for those on a pension.*

Choosing New Accommodation

Responses to questions regarding community and how to build new communities included:

- Quiet tree lined street;
- Easy access to other facilities and areas;
- Security;
- More functional homes;
- Environmental issues are of increasing importance - sustainability; and
- Blocks with enough space for children to play.

Opinions on Choosing New Accommodation

During the focus group or separate interviews, participants were asked to "score" their response to a series of statements on a five point scale. The statements and the scoring scale are shown in Table 37.

TABLE 37: Focus Group - Opinions on Choosing New Accommodation	
Average Score	Statement about choosing a new place to live
4.5	The reputation for safety and security in the neighbourhood
4.3	The size of the block
4.2	The environmental initiatives of the estate or subdivision
3.5	The reputation and "brand" of the builder or developer
3.5	Quality and size of footpaths and roads
3.4	Being near to family or friends
3.1	Being close to community services and public transport
2.9	Being close to shopping centres
2.9	Being close to my work
2.9	Having "people like me" in the neighbourhood

Ideas and Comments on Creating New Neighbourhoods

The following comments are a direct transcript from the participant's workbook entries.[3]

1. **Providing more space to move with a great natural environment:**

- *Trees, friendly and sunshine;*
- *Lots and lots of trees for shade, appearance and the environment;*
- *Public space and better trees;*
- *Something to attract people here from other areas;*
- *Well maintained, more recreation for kids and free community facilities;*
- *More community areas to build community;*
- *Area for people to walk, bit of breathing space between houses, although retired people are happy to have closer living due to lesser maintenance – I personally don't like close living;*
- *Allow open space in new housing developments; and*
- *Adequate open space, parks playgrounds and public facilities.*

2. **Making neighbourhoods safe and friendly:**

- *Better street lighting for safety;*
- *Shepparton has many different cultures – do they mix well?;*
- *Slowing down traffic;*
- *Make sure that road alignment layout in the subdivisions is interesting but not so much that road intersections will cause accidents;*
- *Room for children to play with quiet, trees and a friendly place that is clean and tidy; and*
- *More space, larger blocks that are more affordable.*

3. **Ensuring services are provided locally and in time to use:**

- *Services put in before people move in rather than years later;*
- *Stop the city sprawl scar that is spreading across Victoria;*
- *Make new neighbourhoods with more of a central focus; and*

[3] Minor grammatical and editorial changes have been made to assist in reading. The headings are the invention of the authors.

- *Maybe low income earners need to have an involvement in answering these questions. A variety of estates to provide affordable with a pleasant environment.*

4. Getting transport options right :

- *Why don't they have smaller buses for public transport?*
- *Cluster housing like Canada;*
- *Make sure that new neighbourhood has adequate roadwork infrastructure from the estate – some are so narrow and only have one footpath*
- *Public transport to be planned in conjunction with new estates; and*
- *Maybe public transport could be more like taxis – subsidised*

The Environment

Environmental issues seemed to be of increasing importance to the focus group. Environment was interpreted in a number of ways including the community or social environment as well as the physical environment.

- Shepparton begun as a solar city, it should be utilising solar panels for water and energy;
- Utilise flood plains as open spaces;
- Some areas should be set aside for wetlands; and
- Home owners need to know more about the benefits of environmentally sustainable homes.

Opinions on the Environment

During the focus group or separate interviews, participants were asked to "score" their response to a series of statements on a five point scale. The statements and the scoring scale are shown in Table 38.

TABLE 38: Focus Group - Opinions on the Environment

Average Score	Statement about the environment
4.5	"I would be willing to pay up to 5% more for a house that is more environmentally sustainable"
4.1	"More should be done to address climate change"
3.9	"I consider myself an environmentalist"
3.3	"I would be willing to pay over 5 % more for a house that is more environmentally sustainable"
3.2	"I have done all I can to minimise my impact on the environment"
3.0	"I would expect to pay no more for a house that is more environmentally sustainable"
2.1	"Council is doing enough about the environment"
1.9	The Shepparton floodplains could be built on if done carefully"

Ideas and Comments on the Environment

The following comments are a direct transcript from the participant's workbook entries. Minor grammatical and editorial changes have been made to assist in reading. The headings are the invention of the authors.

1. Mandating that all new houses and developments are "green":

- *Planning all homes with environmentally sensitive features;*
- *A lot more can be done at no cost, but I am prepared to pay more for what is needed;*
- *Rainwater tanks should be compulsory (maybe subsidised by Government) as this is our future;*
- *Planning new estates with open space for children and planning the whole are enhancing the floodplains with planting of native forest;*

- *Use open space as environment areas and stop water leaving the district and farms from being subdivided;*
- *Council needs a law that you have to have permission (and a good reason) to cut down trees; and*
- *Initiatives will cost money, but we have no long term local strategies in place.*

2. Manage our water more sustainably:

- *Stop water trading outside the district;*
- *Use appropriate trees (drought tolerant) planted in huge numbers;*
- *Energy and water efficient gardens; and*
- *Use alternative water technologies.*

3. Use our natural solar advantages:

- *Shepparton should look more to promoting "Solar City" as they tried years ago;*
- *Consideration of solar power utilisation;*
- *Solar for power, hot water and lighting then house design;*
- *Go back to promoting solar energy the "Solar City"; and*
- *Make public more aware of doing it.*

4. Change all of our behaviour:

- *People should respect the environment, but i don't know how you get everyone to do this – there seems to enough education, literature etc but they still ignore it;*
- *Public education required – recycling and reusing water;*
- *More weekend transport (public);*
- *Grants for schools etc. to educate children who are out future;*
- *More incentives for environmental practice;*
- *Education – Unfortunately there are those in the community who seem to be hell bent on not wanting to place rubbish in bins. Legislation is in place for litterbugs but the resources are not available to police. It is a sad indictment on some selfish and thoughtless members of our community. Perhaps constant education and heavier penalties.*
- *We need to be consistent and everyone do their bit – we can't have the option of "opting out"; and*
- *Better road networks.*

Development Strategies

The final key points that participants made for the future of housing in Shepparton included;

- Promote new 'villages' close to each other;
- Require green belts;
- Need for retirement villages; and
- Provide infrastructure first.

Opinions on Various Development Strategies

During the focus group or separate interviews, participants were asked to "score" their response to a series of statements on a five point scale. The statements and the scoring scale are shown in Table 39.

TABLE 39: Focus Group - Opinions on Various Development Strategies

Average Score	Statement about Shepparton development strategies
4.4	"All new developments should be best practice in energy, water and waste management even if it adds to the price"
3.2	"Promote the majority of new development in rural towns and provide them public transport links instead of new development around Shepparton"
2.8	"The construction of New Towns outside existing urban areas should be considered rather than expanding existing areas"
2.6	"All new development should be within 10min walk of local shops, public transport and community services"
2.4	"Stop residential development beyond existing boundaries and focus new housing in higher density areas close to town"
2.2	"Increase residential densities in new developments and encourage more two and three storey townhouses"

Ideas and Comments on Future Development Strategies

The following comments are a direct transcript from the participant's workbook entries.[4]

1. **Rural townships must be developed with care:**

- *Rural towns have a unique character and shouldn't be ruined, but still looked at as places for development;*
- *More development in country villages;*
- *More development in rural towns – for retirement villages for farm people;*
- *Promote with services, small rural farms within commuting distance;*
- *Look at east of Shepparton for new development sites;*
- *Upgrading needs for outlying towns (e.g. sewer systems);*
- *Limit rural subdivisions; and*
- *Make a barrier between new developments and rural areas.*

2. **A big focus on the environment is required:**

- *New Shepparton will be an eco-friendly place with cheap and non-polluting lifestyle;*
- *Plant more trees;*
- *Sustainable actions put into place for all new houses that are being built;*
- *Design standards must consider environmental and energy best practice;*
- *Consider the environment; and*
- *Oppose water trading.*

3. **Build better and diverse communities from the start:**

- *Community spirit and environmentally friendly life;*
- *Cheap government areas should be safer, better located and still affordable;*
- *We need to keep an eye on rough areas with police and security. Many areas simply not seen as safe;*
- *We need different types of housing to meet all ages and cultures;*
- *More open space for recreational activities; and*
- *All new development should have to do a presentation to Council stating the advantages of their development.*

4. **Getting the services right:**

- *All new development should have services of all sorts built in; and*
- *Services available in new developments in the early stages, not later when people have become used to making other arrangements.*

[4] Minor grammatical and editorial changes have been made to assist in reading. The headings are the invention of the authors.

5. Create diverse activity centres:

- *Existing larger blocks should not be allowed to be subdivided;*
- *Don't create ghetto type accommodation which can lead to vandalism and anti-social behaviour;*
- *More higher density close to main shopping centres;*
- *Stop developers building 2-3 units on existing larger blocks in established suburbs;*
- *If 2-3 storey homes were to be built in close to Shepparton, then parking will be a problem; and*
- *Community transport to shops and community services in new developments.*

6. Ensure some new development is affordable:

- *Provide low-interest low-cost loans for genuine strugglers;*
- *We need affordable rental stock for diverse needs – not too upmarket;*
- *We need to make buying and renting made cheaper;*
- *More affordable and increase the rental stock;*
- *Set up and organisation to assist, guide and help homebuyers who have no idea about what they are doing;*
- *Put pressure on Government to lower interest rates*
- *Provide financial advice to those people in the lower socio economic group*
- *Development of more social housing;*
- *More houses affordable and available for younger home buyers;*
- *Look at affordable housing from younger peoples perspective;*
- *Lets utilise empty building and building space; and*
- *More tax rebate for people investing in rental property.*

4.5.4 Key Findings and Implications

Key Findings

- There is still a strong desire for larger, country styled homes in Greater Shepparton.
- People are recognising the need for a diversity of housing styles to cater for cultural diversity and a mix of age groups.
- People are think housing affordability as a major issue in Greater Shepparton, particularly when in comes to younger people.
- There is a perception that issues with governance such as taxes and local planning processes are contributing to declining affordability.
- Issues with safety and responsibility are a major factor people consider when choosing new areas to live.
- There is a strong desire for places with high amenity, especially as it relates to greenspace and high quality public spaces.
- People are expecting to be close to facilities and services, and want service provision to be in line with new residential development.
- People feel strongly about environmental issues, but are expecting new homes to have environmental features and are prepared to pay for them.

Implications for Strategy

While the outcomes of the Focus Group largely represented the views of a particular segment of Shepparton's population, there were some clear messages that emerged. People have stated that new communities should cater for a variety of dwelling choices that are set within the context of a high quality built environment, are close and well connected to facilities and services, and are safe and secure. Additionally, there is strong support for environmental initiatives that will help contribute to the ecological sustainability of Greater Shepparton through the improved performance in planning, design and home development. Issues of housing affordability are a big concern of Greater Shepparton's residents and they feel there are numerous actions that could be taken to alleviate increasing price burdens.

The Focus Group's attitudes and opinions have mirrored the messages found in best practice planning and urban design. The outcomes of the Focus Group have documented the support for this type of development and people not only expect this to occur, but are now demanding it. The Housing Strategy must consider ways into delivering the types of homes and neighbourhoods that the residents of Greater Shepparton are demanding.

5.0 Future Housing Requirements

5.1 Forecast Population Growth and Dwelling Requirements

5.1.1 Introduction

The following population and dwelling projections are based on information provided by id consultants (Atlas id 2006 Census upgrade). The data provides forecasts for Greater Shepparton overall, together with its key thirteen sub-regions[1]

5.1.2 Greater Shepparton

The population of Greater Shepparton is forecast to increase from 59,235 in 2006 to 79,065 in 2031. This represents a net increase of 19,830 persons or an average growth rate of 1.2 percent p.a. over the period.

To accommodate this level of population growth, a further 9,100 new dwellings (or an average of approximately 365 additional dwellings per year) will be required in the municipality over the coming 25 years. This represents an average dwelling growth rate of 1.3 percent p.a. over the period. When 5-year periods are considered, demand is forecast to be fairly even across the 25 year outlook.

These forecasts would appear reasonable in view of long-term trends in building activity trends, property and land prices, and sales activity. The projections also support key observations made by property stakeholders regarding the reasonably strong future demand outlook. The ability of the Greater Shepparton municipality (and each sub region) to accommodate the forecast number of new dwellings required will be dependent on sufficient land supply being available. The forecast population and residential dwelling demand is shown in Table 40.

TABLE 40: Greater Shepparton - Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	59,235	62,580	66,255	70,300	74,655	79,065	+19,830	+1.2%	+795
Dwellings	23,400	25,180	27,005	28,830	30,670	32,500	+9,100	+1.3%	+365

Change by 5-year periods						
	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	+3350	+3670	+4,405	+4,360	+4,410	+19,830
Dwelling change	+1,780	+1,825	+1,825	+1,840	+1,830	+9,100
Population growth	+1.1%	+1.1%	+1.2%	+1.2%	+1.2%	+1.2%
Dwelling growth rate	+1.5%	+1.4%	+1.3%	+1.2%	+1.2%	+1.3%
Additional dwellings required p.a.	+355	+365	+365	+370	+365	+365

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

[1] Maps available on the City of Greater Shepparton web site.

5.1.3 Shepparton North Central

The population of Shepparton North Central is forecast to increase from 5,660 in 2006 to 5,685 in 2031. This represents a net increase of 25 persons or a static growth rate over the period.

Despite this relatively minor increase in population, declining household size will mean a further 145 new dwellings (or an average of approximately 5 additional dwellings per year) will be required in this catchment over the coming 25 years. This represents an average dwelling growth rate of 0.2 percent p.a. over the period. When 5-year periods are considered, demand will be strongest in the medium term (2016-2021), with demand declining somewhat after this point. The forecast population and residential dwelling demand is shown in Table 41.

TABLE 41: Shepparton North Central - Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	5,660	5,615	5,620	5,690	5,685	5,685	+25	0.0%	0
Dwellings	2,600	2,625	2,655	2,715	2,730	2,715	+145	+0.2%	+5

Change by 5-year periods

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	-45	+5	+70	-10	+5	+25
Dwelling change	+25	+30	+60	+15	+15	+145
Population growth	-0.2%	0.0%	+0.3%	0.0%	+0.0%	+0.0%
Dwelling growth rate	+0.2%	+0.2%	+0.4%	+0.1%	+0.1%	+0.2%
Additional dwellings required p.a.	+5	+5	+10	+5	+5	+5

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.4 Shepparton North East

The population of Shepparton North East is forecast to increase significantly from 3,700 in 2006 to 6,320 in 2031. This represents a net increase of 2,620 persons or an average growth rate of 2.2 percent p.a. over the period (which is nearly twice the rate forecast for the municipality over the period).

To accommodate this strong population growth, a further 950 new dwellings (or an average of approximately 40 additional dwellings per year) will be required in this catchment over the coming 25 years. This represents an average dwelling growth rate of 2.3 percent p.a. over the period. When 5-year periods are considered, strongest demand is forecast in the medium to long-term (from 2021 onwards). The forecast population and residential dwelling demand is shown in Table 42.

TABLE 42: Shepparton North East - Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	3,700	4,020	4,290	4,625	5,375	6,320	+2,620	+2.2%	+105
Dwellings	1,230	1,360	1,475	1,600	1,860	2,180	+950	+2.3%	+40

Change by 5-year periods

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	+315	+270	+335	+750	+945	+2,620
Dwelling change	+130	+115	+125	+260	+320	+950
Population growth	+1.7%	+1.3%	+1.5%	+3.0%	+3.3%	+2.2%
Dwelling growth rate	+2.0%	+1.6%	+1.6%	+3.1%	+3.2%	+2.3%
Additional dwellings required p.a.	+25	+25	+25	+50	+65	+40

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.5 Shepparton North West

The population of Shepparton North West is forecast to increase notably from 4,910 in 2006 to 6,790 in 2031. This represents a net increase of 1,880 persons or an average growth rate of 1.3 percent p.a. over the period.

To accommodate this level of population growth, a further 920 new dwellings (or an average of approximately 35 additional dwellings per year) will be required in this catchment over the coming 25 years. This represents an average dwelling growth rate of 2.6 percent p.a. over the period. When 5-year periods are considered, strongest demand is forecast in the short to medium (2006-2021 onwards), with demand reducing in the longer-term. The forecast population and residential dwelling demand is shown in Table 43.

TABLE 43: Shepparton North West - Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	4,910	5,330	5,870	6,285	6,570	6,790	+1,880	+1.3%	+75
Dwellings	1,920	2,135	2,395	2,595	2,730	2,840	+920	+1.6%	+35

Change by 5-year periods

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	+420	+535	+415	+285	+220	+1,880
Dwelling change	+215	+260	+200	+135	+110	+920
Population growth	+1.7%	+1.9%	+1.4%	+0.9%	+0.7%	+1.3%
Dwelling growth rate	+2.1%	+2.3%	+1.6%	+1.0%	+0.8%	+1.6%
Additional dwellings required p.a.	+45	+50	+40	+25	+20	+35

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.6 Shepparton Central

The population of Shepparton Central is forecast to increase slightly from 2,360 in 2006 to 2,415 in 2031. This represents a net increase of 55 persons or an average growth rate of 0.1 percent p.a. over the period.

To accommodate this level of population growth, a further 75 new dwellings (or an average of approximately 5 additional dwellings per year) will be required in this catchment over the coming 25 years. This represents an average dwelling growth rate of 0.2 percent p.a. over the period. When 5-year periods are considered, demand is forecast to be even across the 25 year outlook. The forecast population and residential dwelling demand is shown in Table 44.

TABLE 44: Shepparton Central - Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	2,360	2,375	2,370	2,375	2,395	2,415	+55	+0.0%	0
Dwellings	1,205	1,220	1,235	1,250	1,265	1,280	+75	+0.2%	+5

Change by 5-year periods

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	+15	-5	+5	+20	+20	+55
Dwelling change	+15	+15	+15	+15	+15	+75
Population growth	+0.1%	0.0%	+0.1%	+0.2%	+0.2%	+0.1%
Dwelling growth rate	+0.3%	+0.2%	+0.2%	+0.2%	+0.2%	+0.2%
Additional dwellings required p.a.	+5	+5	+5	+5	+5	+5

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.7 Shepparton Surrounds North

The population of Shepparton Surrounds North is forecast to increase significantly from 3,080 in 2006 to 5,720 in 2031. This represents a net increase of 2,640 persons or an average growth rate of 2.5 percent p.a. over the period.

To accommodate this level of population growth, a further 1,000 new dwellings (or an average of approximately 40 additional dwellings per year) will be required in this catchment over the coming 25 years. This represents an average dwelling growth rate of 2.7 percent p.a. over the period. When 5-year periods are considered, demand is forecast to steadily increase over time with strongest growth forecast for the medium to long-term (2016-2031). The forecast population and residential dwelling demand is shown in Table 45.

TABLE 45: Shepparton Surrounds North - Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	4,910	5,330	5,870	6,285	6,570	6,790	+1,880	+1.3%	+75
Dwellings	1,920	2,135	2,395	2,595	2,730	2,840	+920	+1.6%	+35

Change by 5-year periods

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	+420	+535	+415	+285	+220	+1,880
Dwelling change	+215	+260	+200	+135	+110	+920
Population growth	+1.7%	+1.9%	+1.4%	+0.9%	+0.7%	+1.3%
Dwelling growth rate	+2.1%	+2.3%	+1.6%	+1.0%	+0.8%	+1.6%
Additional dwellings required p.a.	+45	+50	+40	+25	+20	+35

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.8 Shepparton South

The population of Shepparton South is forecast to decrease from 6,935 in 2006 to 6,710 in 2031. This represents a net decline of 265 persons or a negative growth rate averaging -0.1 percent p.a. over the period.

Despite this population decline, smaller household sizes will generate the need for a further 105 new dwellings (or an average of approximately 5 additional dwellings per year) in this catchment over the coming 25 years. This represents an average dwelling growth rate of 0.1 percent p.a. over the period. When 5-year periods are considered, demand is forecast to be even across the 25 year outlook. The forecast population and residential dwelling demand is shown in Table 46.

TABLE 46: Shepparton South - Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	6,935	6,780	6,780	6,700	6,670	6,695	+6,710	-225	-10
Dwellings	2,885	2,905	2,925	2,945	2,965	2,985	+100	+0.1%	+5

Change by 5-year periods

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	-155	-80	-35	+20	+20	-225
Dwelling change	+25	+20	+20	+20	+20	+100
Population growth	-0.4%	-0.2%	-0.1%	+0.1%	+0.1%	-0.1%
Dwelling growth rate	+0.2%	+0.1%	+0.1%	+0.1%	+0.1%	+0.1%
Additional dwellings required p.a.	+5	+5	+5	+5	+5	+5

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.9 Shepparton South East

The population of Shepparton South East is forecast to increase from 5,440 in 2006 to 8,805 in 2031. This represents a net increase of 3,365 persons or an average growth rate of 2.0 percent p.a. over the period.

To accommodate this level of population growth, a further 3,365 new dwellings (or an average of approximately 135 additional dwellings per year) will be required in this catchment over the coming 25 years. This represents an average dwelling growth rate of 2.3 percent p.a. over the period. When 5-year periods are considered, demand is forecast to be steady across the 25-year period. The forecast population and residential dwelling demand is shown in Table 47.

TABLE 47: Shepparton South East - Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	5,440	6,325	6,945	7,465	8,130	8,805	+3,365	+2.0%	+135
Dwellings	1,975	2,340	2,615	2,850	3,130	3,410	+1,435	+2.3%	+55
Change by 5-year periods									
	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031			
Population change	+885	+625	+515	+665	+675	+3,365			
Dwelling change	+365	+280	+230	+280	+280	+1,435			
Population growth	+3.1%	+1.9%	+1.4%	+1.7%	+1.6%	+1.9%			
Dwelling growth rate	+3.4%	+2.3%	+1.7%	+1.9%	+1.7%	+2.2%			
Additional dwellings required p.a.	+75	+55	+45	+55	+55	+55			

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.10 Kialla-Shepparton South Surrounds

The population of the Kialla-Shepparton South Surrounds area is forecast to increase significantly from 4,645 in 2006 to 9,915 in 2031. This represents a net increase of 5,270 persons or an average growth rate of 3.1 percent p.a. over the period.

To accommodate this level of population growth, a further 2,090 new dwellings (or an average of approximately 85 additional dwellings per year) will be required in this catchment over the coming 25 years. This represents an average dwelling growth rate of 3.3 percent p.a. over the period. When 5-year periods are considered, demand is forecast to strongest in the short to medium-term (2006-2016), declining somewhat after this point. The forecast population and residential dwelling demand is shown in Table 48.

TABLE 48: Kialla-Shepparton South Surrounds - Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	4,645	5,920	7,130	8,425	9,345	9,915	+5,270,	+3.1%	+210
Dwellings	1,650	2,140	2,625	3,120	3,490	3,740	+2,090	+3.3%	+85

Change by 5-year periods

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	+1,275	+1,210	+1,295	+915	+570	+5,270
Dwelling change	+490	+485	+495	+370	+250	+2,090
Population growth	+5.0%	+3.8%	+3.4%	+2.1%	+1.2%	+3.1%
Dwelling growth rate	+5.3%	+4.2%	+3.5%	+2.3%	+1.4%	+3.3%
Additional dwellings required p.a.	+100	+95	+100	+75	+50	+85

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.11 Mooroopna

The population of Mooroopna is forecast to increase significantly from 8,000 in 2006 to 10,920 in 2031. This represents a net increase of 2,920 persons or an average growth rate of 1.3 percent p.a. over the period.

To accommodate this level of population growth, a further 1,440 new dwellings (or an average of approximately 60 additional dwellings per year) will be required in this catchment over the coming 25 years. This represents an average dwelling growth rate of 1.5 percent p.a. over the period. When 5-year periods are considered, demand is forecast to be reasonably steady across the 25-year period; however, strongest demand is projected for the longer-term (2021-2031). The forecast population and residential dwelling demand is shown in Table 49.

TABLE 49: Mooroopna - Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	8,000	8,460	8,930	9,450	10,120	10,920	+2,920	+1.3%	+115
Dwellings	3,310	3,585	3,845	4,110	4,410	4,750	+1,440	+1.5%	+60

Change by 5-year periods

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	+460	+470	+520	+670	+800	+2,920
Dwelling change	+270	+260	+265	+300	+340	+1,440
Population growth	+1.1%	+1.1%	+1.1%	+1.4%	+1.5%	+1.3%
Dwelling growth rate	+1.6%	+1.4%	+1.3%	+1.4%	+1.5%	+1.5%
Additional dwellings required p.a.	+55	+50	+55	+60	+70	+60

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.12 Tatura

The population of Tatura is forecast to increase from 4,320 in 2006 to 5,385 in 2031. This represents a net increase of 1,065 persons or an average growth rate of 0.9 percent p.a. over the period.

To accommodate this level of population growth, a further 610 new dwellings (or an average of approximately 25 additional dwellings per year) will be required in this catchment over the coming 25 years. This represents an average dwelling growth rate of 1.2 percent p.a. over the period. When 5-year periods are considered, demand is forecast to be steady across the 25-year period. The forecast population and residential dwelling demand is shown in Table 50.

TABLE 50: Tatura - Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	4,320	4,470	4,675	4,905	5,140	5,385	+1,065	+0.9%	+40
Dwellings	1,780	1,890	2,015	2,140	2,265	2,390	+610	+1.2%	+25

Change by 5-year periods

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	+150	+205	+230	+240	+245	+1,065
Dwelling change	+115	+125	+125	+125	+125	+610
Population growth	+0.7%	+0.9%	+1.0%	+1.0%	+0.9%	+0.9%
Dwelling growth rate	+1.2%	+1.3%	+1.2%	+1.2%	+1.1%	+1.2%
Additional dwellings required p.a.	+25	+25	+25	+25	+25	+25

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.13 Rural South

The population of the Rural South area is forecast to increase from 3,715 in 2006 to 3,895 in 2031. This represents a net increase of 180 persons or an average growth rate of 0.2 percent p.a. over the period.

To accommodate this level of population growth, a further 125 new dwellings (or an average of approximately 5 additional dwellings per year) will be required in this catchment over the coming 25 years. This represents an average dwelling growth rate of 0.4 percent p.a. over the period. When 5-year periods are considered, demand is forecast to be steady across the 25-year period. The forecast population and residential dwelling demand is shown in Table 51.

TABLE 51: Rural South - Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	3,715	3,730	3,750	3,7790	3,840	3,895	+180	+0.2%	+5
Dwellings	1,385	1,41	1,435	1,460	1,485	1,510	+125	+0.4%	+5

Change by 5-year periods

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	+15	+25	+40	+45	+55	+180
Dwelling change	+25	+25	+25	+25	+25	+125
Population growth	+0.1%	+0.1%	+0.2%	+0.2%	+0.3%	+0.2%
Dwelling growth rate	+0.4%	+0.4%	+0.3%	+0.3%	+0.3%	+0.4%
Additional dwellings required p.a.	+5	+5	+5	+5	+5	+5

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.14 Rural North West

The population of the Rural North West is forecast to increase from 3,175 in 2006 to 3,275 in 2031. This represents a net increase of 100 persons or an average growth rate of 0.1 percent p.a. over the period.

To accommodate this level of population growth, a further 105 new dwellings (or an average of approximately 5 additional dwellings per year) will be required in this catchment over the coming 25 years. This represents an average dwelling growth rate of 0.3 percent p.a. over the period. When 5-year periods are considered, demand is forecast to be even across the 25 year outlook. The forecast population and residential dwelling demand is shown in Table 52.

Table 52 - Rural North West: Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	3,175	3,160	3,180	3,205	3,240	3,275	+100	+0.1%	+5
Dwellings	1,185	1,210	1,230	1,250	1,270	1,290	+105	+0.3%	+5

Change by 5-year periods

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	-15	+20	+25	+30	+35	+100
Dwelling change	+20	+20	+20	+20	+20	+105
Population growth	-0.1%	+0.1%	+0.2%	+0.2%	+0.2%	+0.1%
Dwelling growth rate	+0.4%	+0.3%	+0.3%	+0.3%	+0.3%	+0.3%
Additional dwellings required p.a.	+5	+5	+5	+5	+5	+5

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.15 Rural North East

The population of the Rural North West is forecast to decline from 3,300 in 2006 to 3,235 in 2031. This represents a net fall of 65 persons or an average negative rate of -0.1 percent p.a. over the period.

Despite this decrease in population, declining household size will mean a further 105 new dwellings (or an average of approximately 5 additional dwellings per year) will be required in this catchment over the coming 25 years. This represents an average dwelling growth rate of 0.3 percent p.a. over the period. When 5-year periods are considered, demand is forecast to be even across the 25 year outlook. The forecast population and residential dwelling demand is shown in Table 53.

Table 53 - Rural North East: Forecast Population Growth and Residential Dwelling Demand, 2006-2031

	2006	2011	2016	2021	2026	2031	Change 2006-2031	AAGR	Avg. Growth Per Year (no.)
Population	3,300	3,275	3,220	3,210	3,225	3,35	-65	-0.1%	-5
Dwellings	1,25	1,250	1,270	1,290	1,310	1,330	+105	+0.3%	+5

Change by 5-year periods

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031
Population change	-25	-50	-10	+15	+15	-65
Dwelling change	+25	+20	+20	+20	+20	+105
Population growth	-0.2%	-0.3%	-0.1%	+0.1%	+0.1%	-0.1%
Dwelling growth rate	+0.4%	+0.3%	+0.3%	+0.3%	+0.3%	+0.3%
Additional dwellings required p.a.	+5	+5	+5	+5	+5	+5

Source: ID Consulting, Essential Economics
Note: Figures may not total due to rounding

5.1.16 Key Findings and Implications

Key Findings

The key findings of Greater Shepparton's long-term dwelling requirements are:

- Over the coming 25-years approximately 9,100 new dwellings (or 365 new dwellings p.a.) will be required to support forecast population and household growth. Overall, new dwelling growth is expected to be fairly even across each 5-year period to 2031, although demand trend may vary from location to location.

- The majority of new dwellings will be required in Shepparton's key urban areas i.e. Shepparton North Central, North East, North West, Central, Surrounds North, South and South East). However, Kialla-Shepparton South (+2,090 new dwellings), Mooroopna (+1,440 new dwellings) and Tatura (+610 new dwellings) are forecast to generate significant housing demand over the period.

- Relatively modest dwelling growth is projected for Greater Shepparton's rural areas (i.e. negligible or small annual growth in projected for Rural North West, North East and South).

A summary of the forecast additional dwelling requirements in Greater Shepparton and its sub-regions over the coming 25 year period is shown in Table 54.

Table 54: Greater Shepparton Dwelling Demand, 2006-2031

	2006-2011	2011-2016	2016-2021	2021-2006	2026-2031	Total 2006-2031	% of Total
Shepparton North Central	+25	+30	+60	+15	+15	+145	1.6%
Shepparton North East	+130	+115	+125	+260	+320	+950	10.4%
Shepparton North West	+215	+260	+200	+135	+110	+920	10.2%
Shepparton Central	+15	+15	+15	+15	+15	+75	0.8%
Shepparton Surrounds North	+65	+170	+225	+255	+285	+1,000	11.0%
Shepparton South	+25	+20	+20	+20	+20	+100	1.1%
Shepparton South East	+365	+280	+230	+280	+280	+1,435	15.8%
Kialla-Shepparton South Surrounds	+490	+485	+495	+370	+250	+2,090	23.0%
Mooroopna	+270	+260	+265	+300	+340	+1,440	15.8%
Tatura	+115	+125	+125	+125	+125	+610	6.7%
Rural North West	+20	+20	+20	+20	+20	+105	1.2%
Rural North East	+25	+20	+20	+20	+20	+105	1.2%
Rural South	+25	+25	+25	+25	+25	+125	1.4%
Greater Shepparton	+1,780	+1,825	+1,825	+1,840	+1,830	+9,100	**100.0%**

Source: ID Consulting, Essential Economics

Implications for Strategy

The forecasts for new dwelling growth in Greater Shepparton mean that a substantial number of dwellings will need to be accommodated in the municipality over the next 25 years. The Housing Strategy will need to ensure that new dwelling constructions occur in appropriate areas, and attempt to influence development outcomes in these areas to ensure that the provision of housing is in line with housing needs. Dwelling construction must also occur in a coordinated fashion which ensures that entire sustainable and liveable communities are developing rather than ad-hoc housing estates.

As the dwelling forecasts predict a substantial increase in dwellings in the major urban areas, the Housing Strategy will require consideration of how best to integrate new dwellings into the existing urban areas. At the same time, the expected new dwellings for rural areas indicate only moderate growth, and the Housing Strategy must consider the long term future of Greater Shepparton's small towns.

5.2 Future Land Requirements

5.2.1 Introduction

The following land requirements are based on the population and dwelling projections outlined above and with respect to existing land supply characteristics for various regions. The land requirement estimates are based on a number of lots size scenarios and relate to selected areas (main Shepparton area, Kialla-Shepparton South Surrounds, Mooroopna, Tatura, Shepparton North Surrounds, Rural South, Rural North-West and Rural-North-East). For each region, the analysis presents the total 25 year land requirement (by zone) for each area together with the average annual requirement (by zone). It is assumed the existing distribution of lots by zone within a particular location continues. Please note: figures are rounded.

5.2.2 Shepparton City[1]

Under the Base Case Scenario (average lot size remains the same), 284 ha of residential land will be required over the coming 25 years (or 11.4 ha per year) in Shepparton. This comprises 267 ha of R1Z land (or 10.7 ha p.a.) and 17 ha of LDRZ land (or 0.7 ha p.a.).

An increase in lot size of 10percent would require 312 ha of residential land over the coming 25 years (or 12.5 ha per year) in Shepparton. This comprises 294 ha of R1Z land (or 11.8 ha p.a.) and 18 ha of LDRZ land (or 0.7 ha p.a.).

A decrease in lot size of 10percent would require 255 ha of residential land over the coming 25 years (or 10.2 ha per year) in Shepparton. This comprises 240 ha of R1Z land (or 9.6 ha p.a.) and 15 ha of LDRZ land (or 0.6 ha p.a.). This information is shown in Table 55.

TABLE 55: Shepparton City - Forecast Land Requirements

	Parcel Size (+/-) Existing Average Size	R1Z Average Parcel Size (m²)	R1Z Parcels Required	R1Z Land Required (hectare)	LDRZ Average Parcel Size (m²)	LDRZ Parcels required	LDRZ Land Required (hectare)	Total Parcels Required	Total Land Required (hectare)
Scenario 1 - Lot Size Increase (10%)	10%	815	3,602	294	7,953	23	18	3,625	312
Scenario 3 - Lot Size Increase (5%)	5%	778	3,602	280	7,592	23	18	3,625	298
Base Scenario - Lot Size Remains Constant	**No Change**	**741**	**3,602**	**267**	**7,230**	**23**	**17**	**3,625**	**284**
Scenario 1 - Lot Size Reduction (5%)	-5%	704	3,602	254	6,869	23	16	3,625	269
Scenario 2 - Lot Size Reduction (10%)	-10%	667	3,602	240	6,507	23	15	3,625	255

Source: KI Consulting, Essential Economics

5.2.3 Kialla-Shepparton South Surrounds

Under the Base Case Scenario (average lot size remains the same), 1,575 ha of residential land will be required over the coming 25 years (or 63.0 ha per year) in the Kialla-Shepparton South Surrounds area. This comprises 253 ha of R1Z land (or 10.1 ha p.a.), 1,179 ha of RLZ land (or 47.2 ha p.a.), and 144 ha of LDRZ land (or 5.8 ha p.a.).

An increase in lot size of 10percent would require 1,733 ha of residential land over the coming 25 years (or 69.3 ha per year) in Kialla-Shepparton South Surrounds. This comprises 278 ha of R1Z land (or 11.1 ha p.a.), 1,297 ha of RLZ land (or 51.9 ha p.a.), and 158 ha of LDRZ land (or 6.3 ha p.a.).

A decrease in lot size of 10percent would require 1,418 ha of residential land over the coming 25 years (or 56.7 ha per year) in Kialla-Shepparton South Surrounds. This comprises 227 ha

[1] Includes the sub-regions of Shepparton Central, Shepparton North Central, Shepparton North East, Shepparton North West, Shepparton South, and Shepparton South East.

of R1Z land (or 9.1 ha p.a.), 1,061 ha of RLZ land (or 42.4 ha p.a.), and 129 ha of LDRZ land (or 5.2 ha p.a.). This information is shown in Table 56.

[illegible]

	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	**No Change**	**[illegible]**	[illegible]	**[illegible]**	**[illegible]**	[illegible]	**[illegible]**	**[illegible]**	[illegible]	**[illegible]**	[illegible]	**[illegible]**
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible]

5.2.4 Mooroopna

Under the Base Case Scenario (average lot size remains the same), 115 ha of residential land will be required over the coming 25 years (or 4.6 ha per year) in Mooroopna. This comprises 107 ha of R1Z land (or 4.3 ha p.a.) and 8 ha of LDRZ land (or 0.3 ha p.a.).

An increase in lot size of 10percent would require 127 ha of residential land over the coming 25 years (or 5.1 ha per year) in Mooroopna. This comprises 118 ha of R1Z land (or 4.7 ha p.a.) and 8 ha of LDRZ land (or 0.3 ha p.a.).

A decrease in lot size of 10 percent would require 104 ha of residential land over the coming 25 years (or 4.2 ha per year) in Mooroopna. This comprises 97 ha of R1Z land (or 3.8 ha p.a.) and 7 ha of LDRZ land (or 0.3 ha p.a.). This information is shown in Table 57.

TABLE 57: Mooroopna - Forecast Land Requirements

	Parcel Size (+/-) Existing Average Size	R1Z Average Parcel Size (m²)	R1Z Parcels Required	R1Z Land Required (hectare)	LDRZ Average Parcel Size (m²)	LDRZ Parcels required	LDRZ Land Required (hectare)	Total Parcels Required	Total Land Required (hectare)
Scenario 1 - Lot Size Increase (10%)	10%	829	1,425	118	5,672	15	9	1,440	127
Scenario 3 - Lot Size Increase (5%)	5%	792	1,425	113	5,414	15	9	1,440	121
Base Scenario - Lot Size Remains Constant	**No Change**	754	1,425	**107**	5,156	15	8	1,440	**115**
Scenario 1 - Lot Size Reduction (5%)	-5%	716	1,425	102	4,898	15	7	1,440	109
Scenario 2 - Lot Size Reduction (10%)	-10%	679	1,425	97	4,640	15	7	1,440	104

Source: KJ Consulting, Essential Economics

5.2.5 Tatura

Under the Base Case Scenario (average lot size remains the same), 84 ha of residential land will be required over the coming 25 years (or 3.4 ha per year) in Tatura. This comprises 46 ha of R1Z land (or 1.8 ha p.a.) and 38 ha of LDRZ land (or 1.5 ha p.a.).

An increase in lot size of 10 percent would require 92 ha of residential land over the coming 25 years (or 3.7 ha per year) in Tatura. This comprises 51 ha of R1Z land (or 2.0 ha p.a.) and 42 ha of LDRZ land (or 1.7 ha p.a.).

A decrease in lot size of 10 percent would require 76 ha of residential land over the coming 25 years (or 3.0 ha per year) in Tatura. This comprises 42 ha of R1Z land (or 1.7 ha p.a.) and 34 ha of LDRZ land (or 1.4 ha p.a.). This information is shown in Table 58.

TABLE 58: Tatura- Forecast Land Requirements

	Parcel Size (+/-) Existing Average Size	R1Z Average Parcel Size (m²)	R1Z Parcels Required	R1Z Land Required (hectare)	LDRZ Average Parcel Size (m²)	LDRZ Parcels required	LDRZ Land Required (hectare)	Total Parcels Required	Total Land Required (hectare)
Scenario 1 - Lot Size Increase (10%)	10%	945	537	51	5,708	73	42	610	92
Scenario 3 - Lot Size Increase (5%)	5%	902	537	48	5,448	73	40	610	88
Base Scenario - Lot Size Remains Constant	**No Change**	859	537	**46**	5,189	73	**38**	610	**84**
Scenario 1 - Lot Size Reduction (5%)	-5%	816	537	44	4,930	73	36	610	80
Scenario 2 - Lot Size Reduction (10%)	-10%	773	537	42	4,670	73	34	610	76

Source: KJ Consulting, Essential Economics

5.2.6 Shepparton North Surrounds

Under the Base Case Scenario (average lot size remains the same), 411 ha of residential land will be required over the coming 25 years (or 16.4 ha per year) in Shepparton North Surrounds. This comprises 106 ha of TZ land (or 4.2 ha p.a.) and 305 ha of LDRZ land (or 12.2 ha p.a.).

An increase in lot size of 10 percent would require 453 ha of residential land over the coming 25 years (or 18.2 ha per year) in Shepparton North Surrounds. This comprises 117 ha of TZ land (or 4.7 ha p.a.) and 336 ha of LDRZ land (or 13.4 ha p.a.).

A decrease in lot size of 10 percent would require 370 ha of residential land over the coming 25 years (or 14.8 ha per year) in Shepparton North Surrounds. This comprises 96 ha of TZ land (or 3.8 ha p.a.) and 275 ha of LDRZ land (or 11.0 ha p.a.). This information is shown in Table 59.

TABLE 59: Shepparton North Surrounds - Forecast Land Requirements

	Parcel Size (+/-) Existing Average Size	TZ Average Parcel Size (m²)	TZ Parcels Required	TZ Land Required (hectare)	LDRZ Average Parcel Size (m²)	LDRZ Parcels required	LDRZ Land Required (hectare)	Total Parcels Required	Total Land Required (hectare)
Scenario 1 - Lot Size Increase (10%)	10%	3,290	355	117	5,208	645	336	1,000	453
Scenario 3 - Lot Size Increase (5%)	5%	3,141	355	111	4,970	645	321	1,000	432
Base Scenario - Lot Size Remains Constant	**No Change**	**2,991**	**355**	**106**	**4,733**	**645**	**305**	**1,000**	**411**
Scenario 1 - Lot Size Reduction (5%)	-5%	2,840	355	101	4,495	645	290	1,000	391
Scenario 2 - Lot Size Reduction (10%)	-10%	2,692	355	96	4,260	645	275	1,000	370

Source: SC Consulting; Essential Economics

5.2.7 Rural South

Under the Base Case Scenario (average lot size remains the same), 62 ha of residential land will be required over the coming 25 years (or 2.5 ha per year) in the Rural South. This comprises 55 ha of TZ land (or 2.2 ha p.a.), 1 ha of RLZ land (or 0.04 ha p.a.) and 6 ha of LDRZ land (or 0.2 ha p.a.).

An increase in lot size of 10 percent would require 68 ha of residential land over the coming 25 years (or 2.7 ha per year) in the Rural South. This comprises 60 ha of TZ land (or 2.4 ha p.a.), 1 ha of RLZ (or 0.04 ha p.a.), and 7 ha of LDRZ land (or 0.3 ha p.a.).

A decrease in lot size of 10 percent would require 56 ha of residential land over the coming 25 years (or 2.2 ha per year) in the Rural South. This comprises 49 ha of TZ land (or 2.0 ha p.a.), 1 ha of RLZ (or 0.04 ha p.a.), and 6 ha of LDRZ land (or 0.2 ha p.a.). This information is shown in Table 60.

TABLE 60: Rural South - Forecast Land Requirements

	Parcel Size (+/-) Existing Average Size	TZ Average Parcel Size (m²)	TZ Parcels Required	TZ Land Required (hectare)	RLZ Average Parcel Size (m²)	RLZ Parcels required	RLZ Land Required (hectare)	LDRZ Average Parcel Size (m²)	LDRZ Parcels required	LDRZ Land Required (hectare)	Total Parcels Required	Total Land Required (hectare)
Scenario 1 - Lot Size Increase (10%)	10%	5,540	108	60	9,484	1	1	4,695	15	7	125	68
Scenario 3 - Lot Size Increase (5%)	5%	5,288	108	58	9,053	1	1	4,482	15	7	125	66
Base Scenario - Lot Size Remains Constant	**No Change**	**[illegible]**	**108**	**55**	**[illegible]**	**1**	**1**	**[illegible]**	**16**	**6**	**125**	**62**
Scenario 1 - Lot Size Reduction (5%)	-5%	4,785	108	52	[illegible]	1	1	[illegible]	16	6	125	59
Scenario 2 - Lot Size Reduction (10%)	-10%	4,534	108	49	[illegible]	1	1	[illegible]	16	6	125	56

Source: [illegible]

5.2.8 Rural North West

Under the Base Case Scenario (average lot size remains the same), 54 ha of residential land will be required over the coming 25 years (or 2.2 ha per year) in the Rural North West, and this is assumed to be totally comprised of TZ land.

An increase in lot size of 10 percent would require 60 ha of residential land (TZ) over the coming 25 years (or 2.4 ha per year) in the Rural North West.

A decrease in lot size of 10 percent would require 49 ha of residential land (TZ) over the coming 25 years (or 2.0 ha per year) in the Rural North West. This information is shown in Table 61.

TABLE 61: Rural North West - Forecast Land Requirements

	Parcel Size (+/-) Existing Average Size	TZ Average Parcel Size (m^2)	TZ Parcels Required	TZ Land Required (hectare)	Total Parcels Required	Total Land Required (hectare)
Scenario 1 - Lot Size Increase (10%)	10%	5,702	105	60	105	60
Scenario 3 - Lot Size Increase (5%)	5%	5,443	105	57	105	57
Base Scenario - Lot Size Remains Constant	**No Change**	**5,184**	105	**54**	105	**54**
Scenario 1 - Lot Size Reduction (5%)	-5%	4,925	105	52	105	52
Scenario 2 - Lot Size Reduction (10%)	-10%	4,666	105	49	105	49

Source: ID Consulting, Essential Economics

5.2.9 Rural North East

Under the Base Case Scenario (average lot size remains the same), 25 ha of residential land will be required over the coming 25 years (or 1.0 ha per year) in the Rural North East. This comprises 17 ha of TZ land (or 0.7 ha p.a.), and 8 ha of LDRZ land (or 0.3 ha p.a.).

An increase in lot size of 10 percent would require 28 ha of residential land over the coming 25 years (or 1.1 ha per year) in the Rural North East. This comprises 19 ha of TZ land (or 0.8 ha p.a.) and 7 ha of LDRZ land (or 0.3 ha p.a.).

A decrease in lot size of 10 percent would require 23 ha of residential land over the coming 25 years (or 0.9 ha per year) in the Rural North East. This comprises 16 ha of TZ land (or 0.6 ha p.a.), 1 ha of RLZ (or 0.04 ha p.a.), and 7 ha of LDRZ land (or 0.3 ha p.a.). This information is shown in Table 62.

TABLE 62: Rural North East - Forecast Land Requirements

	Parcel Size (+/-) Existing Average Size	TZ Average Parcel Size (m^2)	TZ Parcels Required	TZ Land Required (hectare)	LDRZ Average Parcel Size (m^2)	LDRZ Parcels required	LDRZ Land Required (hectare)	Total Parcels Required	Total Land Required (hectare)
Scenario 1 - Lot Size Increase (10%)	10%	2,024	95	19	8,625	10	9	105	28
Scenario 3 - Lot Size Increase (5%)	5%	1,932	95	18	8,233	10	8	105	27
Base Scenario - Lot Size Remains Constant	**No Change**	**1,840**	**95**	**17**	**7,841**	10	**8**	105	**25**
Scenario 1 - Lot Size Reduction (5%)	-5%	1,748	95	17	7,449	10	7	105	24
Scenario 2 - Lot Size Reduction (10%)	-10%	1,656	95	16	7,057	10	7	105	23

Source: ID Consulting, Essential Economics

5.2.10 Key Findings and Implications

Key Findings

The key findings of Greater Shepparton's long term land requirements are:

Based on the existing zoning provision in Greater Shepparton and the likely future dwelling demand, it is estimated that an additional 2,350 – 2,872 ha of additional land will be needed to accommodate residential growth by 2031. The future land requirements for Greater Shepparton are summarized in Table 63.

TABLE 63: Greater Shepparton Future Land Requirements, 2006-2031

	Total Lots Required	Total Land Required
Scenario 1 - Lot Size Increase (10%)	9,100	2,872
Scenario 3 - Lot Size Increase (5%)	9,100	2,742
Base Scenario - Lot Size Remains Constant	**9,100**	**2,611**
Scenario 1 - Lot Size Reduction (5%)	9,100	2,481
Scenario 2 - Lot Size Reduction (10%)	9,100	2,350

Source: ID Consulting, Essential Economic

Implications for Strategy

Given the future land requirements highlighted above, the Housing Strategy will need to find between 2,350 and 2,872 ha of land for housing demand. The Housing Strategy must seek to minimise the amount of land that is necessary in greenfield locations and find ways to accommodate residential growth in existing urban areas. In the first instance this will mean utilising existing capacity prior to allocating land outside of existing zoned land. Other strategies such as the promotion of medium density housing may also help to reduce the future land requirements by making better use of existing zoned land.

Information obtained from Goulburn Valley Water have indicated that their current planning for water services has been based on the following assumption regarding dwelling increases to 2031:

- Shepparton, Mooroopna, Toolamba, Congupna, Tallygaroopna – +10,127 dwellings;
- Tatura – + 534 dwellings;
- Murchison – + 24 dwellings;
- Dookie – + 3 dwellings;
- Katandra West – + 0 dwellings (despite the zero growth forecast, existing infrastructure in Katandra West does have the capacity for a small amount of growth); and
- Merrigum – + 51 dwellings (is included within the Kyabram water supply system, growth is likely to be overstated as Kyabram growth rates have been applied).

Given the dwelling increase assumptions above, Goulburn Valley Water should be able to service a greater number of dwellings than forecast in this report.

Glossary of Terms

Developed Land[1] - Residential land with one ore more dwellings that has no room to accommodate additional development.

Dwelling Density – The number of dwellings divided by the amount of residential land used by the area of residential land.

Dwelling Stock – The various types of dwellings that comprise the housing supply including Separate Houses, Semi-detached, Flat units or apartments and other dwelling types.

Flat / Unit or Apartment – Includes all self-contained dwellings in blocks of flats, units or apartments. They do not tend to have their own private grounds and usually share a common entrance or foyer.

Greater Shepparton **–** Refers to the municipality of the City of Greater Shepparton.

Gross Residential Land Supply – the total amount of zoned land within a given area.

In Victoria, zoned land generally makes allowance for service infrastructure such as roads and service-authority easements, and community infrastructure such as some public open space. While these uses might not be the primary intended use, they are necessary to the functioning of residential areas.

Household Family Composition – Classifies families into different types. The concept of Family Composition reflects a logical sequence of decision-making in family formation.

No provision has been made in Family Composition to classify family members outside the family nucleus. For example, in a family which contains a couple and their dependent children, plus a parent of one of the couple, the latter would be recorded as an 'other related individual'. Identification of such persons within a family is done by means of 'Relationship in household' data.

Family types are classified within the following categories;

- i) couple family with no children;
- ii) couple family with children under 15;
- iii) couple family with no children under 15 (including dependent students and / or other non-dependent children);
- iv) one parent family with children under 15
- v) one parent family with no children under 15 (including with dependent students and / or non-dependent children; and
- vi) Other family.

Housing Consumer Groups – A segmentation of housing need by age group. As people progress through different life cycle groups and their family structures and financial situations change so do their housing needs and preferences. This segmentation only serves as a rough indication of housing need, as the ages for each group are difficult to define, and are often rapidly changing.

Medium Density Housing – Housing that achieves higher densities than conventional housing either through the utilisation of denser dwelling types or through more compact dwelling configurations.

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[1] This does not include land with redevelopment potential at higher densities.

In relation to the housing typology analysis the term ‘Medium Density’ Housing is defined in this report as the sum of the ABS classifications for ‘Semi-detached, row or terrace housing’ and ‘Flat, unit or apartment’.

The City of Greater Shepparton Planning Scheme defines medium density dwellings as lot sizes of $400m^2$ per lot.

Net Residential Land Supply – the percentage of zoned area actually used for residential purposes. For the purposes of the report this includes both land that is developed and land that is intended for housing but is fully or partially vacant.

Other Dwelling – ‘Alternative’ dwelling types including caravans, houseboats, temporary accommodation or house / flats attached to a shop or other commercial premise. Other dwellings are also defined as Special Housing.

Potential Existing Land Capacity – Land that has excess capacity and the potential to increase the housing supply through either further subdivision or the accommodation of additional dwellings.

Separate House – A dwelling which is self contained and separated from other houses or buildings by space to allow access on all sides (of at least one half metre).

Semi-Detached / Row / Terrace – A dwelling with its own private grounds. A key feature of this type of dwelling is that they are attached in some structural way to one or more dwellings or separated from neighbouring dwellings by less than half a metre. Examples include semi-detached, row or terrace houses, townhouses and villa units. Multistorey townhouses or units are separately identified from those which are single storey.

Special Housing – See Other Dwelling.

Specialist Housing – Housing that caters to people with special needs women’s, youth, aged accommodation, indigenous, short-term, crisis and transitional, housing for people with disabilities, public housing

Underutilised Land – Residential land that although it may have one or more dwelling on it, has sufficient size to potentially accommodate additional dwellings either through dwelling construction or land subdivision.

For the purposes of this report Underutilised Land has been measured for the R1Z and the LDRZ zone classifications. This is because the majority of residential parcels within the TZ or the RLZ zone classifications are large enough to be further subdivided, but usually lack the market forces to do so, or are prohibited by current planning provisions.

The statistical information pertaining to underutilised land in this report represents the theoretical maximum potential capacity of the land supply. It is important to note that the actual capacity of the land to accommodate further development can in reality be expected to be less than the numbers indicated in the analysis.

Urban Structure – the physical structure of townships formed through the spatial relationships with environmental features (both natural and built).

The urban structure defines how residential areas function in terms of achieving planning goals such as sustainability and liveability. From a social planning perspective, key community and public transport infrastructure are major features that must be considered, as they are framing elements of the land structure.

Vacant Land – Land that is devoid of one or more dwellings meaning it has the potential to accommodate additional residential development either through further dwelling construction or land subdivision.

Vacancy Rate – The proportion of occupied residential land to amount of unoccupied residential land.

Vacancy Rates can be shown either as a proportion of vacant land parcels to all parcels, or vacant land area to total land area. As it can be expected that some of the land within future zoned land will be either vacant or partially vacant, vacancy rates can provide an indication as to how much of future land can be anticipated to be underutilised, and by extension, the residential yield of the land.

Zoned Land – Land that is currently designated for residential purposes including the following zone types:

- Residential 1 Zone (R1Z);
- Low Density Residential Zone (LDRZ);
- Rural Living Zone (RLZ); and
- Township Zone (TZ).

Zoned land may include both developed and undeveloped land.

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David Lock Associates

Shepparton Housing Strategy

External Infrastructure Report

November 2007

INFRASTRUCTURE | MINING & INDUSTRY | DEFENCE | PROPERTY & BUILDINGS | ENVIRONMENT

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Executive Summary

The City of Greater Shepparton has appointed David Lock Associates to prepare the "Housing Strategy for the City of Greater Shepparton." GHD was engaged by David Lock Associates to present a review of the existing servicing infrastructure of townships around Shepparton, in order to determine the deficiencies and restrictions that those services may impose on future development. The review found that Goulburn Valley Water (GVW) (water and sewer), Powercor (electricity), APA (gas), and Telstra (telecommunications) generally provide the existing supplies of services.

The relevant servicing authorities were contacted and plans were provided showing locations of existing assets. In addition, Goulburn Valley Water, Powercor and APA were appointed to provide advice on the current plans for upgrading and expanding the existing infrastructure; any limitations to future development; and the type of upgrade works that would be required for future development.

The following is a brief summary of what was determined for each of the townships investigated:

Mooroopna currently has water, sewer, electricity, gas, telecommunications and optic fibre services. For future development of the vacant lots, GVW have network water and sewer infrastructure planned, however the west growth corridor has not been considered in detail. Electricity will require extension, additional upgrade works to the gas network will be required and Telstra generally make their services available upon application at detailed design stage.

Shepparton City South currently has water, sewer, electricity, gas, telecommunications and optic fibre services. Some of the vacant areas within Shepparton City South could be serviced by the extension of existing GVW infrastructure, whilst other areas will require augmentation and or infrastructure upgrades. Electricity will require extension, additional upgrade works to the gas network may be required and Telstra generally make their services available upon application at detailed design stage.

Shepparton North currently has water, sewer, electricity, gas, telecommunications and optic fibre services. Upgrade or augmentation works will be required to the GVW water and sewer network for future development of the majority of the vacant lots. Electricity will require extension to most of the vacant areas however in the vicinity of the Shepparton Terminal Station, there is a requirement for a 22kV distribution line to accommodate future growth. Upgrade works to the gas network will be required to the north of Ford Road and Telstra generally make their services available upon application at detailed design stage.

Shepparton South currently has water, sewer, electricity, gas and telecommunications services. Major infrastructure works are required for water and sewer services for future development. Electricity will require extension, gas upgrade works will be required and Telstra generally make their services available upon application at detailed design stage.

Shepparton East currently has water, sewer, electricity, gas, telecommunications and optic fibre services. The water supply may be limited and any substantial development may require augmentation of the water supply network. Electricity will require extension. The vacant land is outside the gas authority's boundary so it would be unlikely that gas would be supplied to the vacant areas. Telstra generally make their services available upon application at detailed design stage.

Tatura currently has water, sewer, electricity, gas and telecommunications services. There is the possibility that the existing water and sewer infrastructure has enough capacity to be extended to support new development. Electricity will require extension. Upgrade works will be required for gas supply and Telstra generally make their services available upon application at detailed design stage.

Dookie currently has water, electricity and telecommunications services. The existing water infrastructure has capacity for future development of the vacant lots, however, only an adequate level of service can be supplied to properties below an elevation of RL 170 m. Sewerage and gas services are not available. Sewerage could be supplied by either bringing the services to the site from the closest GVW network or on site treatment. There are also no immediate plans to extend the gas supply to this area. Telstra generally make their services available upon application at detailed design stage.

Undera currently has electricity and telecommunications services. Water would need to be brought to the site if it was to be developed. Sewerage could be either brought to the site or treated on site. Electricity will require extension. There are no immediate plans to extend the gas supply to this area. Telstra generally make their services available upon application at detailed design stage.

Katandra West currently has water, electricity and telecommunications services. Sewerage could be either brought to the site or treated on site. There are no immediate plans to extend the gas supply to this area. Telstra generally make their services available upon application at detailed design stage.

Kialla/Kialla West and Surrounds currently has electricity and telecommunications services. Water services would need to be brought to the area for future development. Sewerage services could either be brought in or sewage could be treated on site. Electricity will require extension. There are no immediate plans to extend the gas supply to this area. Telstra generally make their services available upon application at detailed design stage.

Merrigum currently has water, sewer, electricity, gas and telecommunications services. The vacant lots can be serviced by the existing water and sewer infrastructure. Electricity will require extension. There are no immediate plans to extend the gas supply to this area as growth over the past few years has been negligible. Telstra generally make their services available upon application at detailed design stage.

Murchison currently has water, sewer, electricity and telecommunications services. Major headworks and network augmentation would be required to bring water and sewer services to this area if the extensive area of vacant land was to be developed. Electricity will require extension. There are no immediate plans to extend the gas supply to this area. Telstra generally make their services available upon application at detailed design stage.

Tallygaroopna currently has water, electricity, telecommunications and optic fibre services. Major headworks and network augmentation would be required to bring water and sewer services to this area if the extensive area of vacant land was to be developed. Sewer services would need to be brought to the area for future development or alternatively, on site treatment of sewage could be undertaken. Electricity will require extension. There are no immediate plans to extend the gas supply to this area. Telstra generally make their services available upon application at detailed design stage.

Toolamba and Toolamba West currently has electricity and optic fibre services. Toolamba has water supply, but no sewerage supply. Toolamba West has no water or sewerage supply. For future development of these areas, Toolamba should be able to be serviced by the existing water infrastructure, however, sewerage will either need to be brought in or treated on site. Toolamba West will require water to be brought in and again, sewerage will either need to be brought in or treated on site. Electricity will require extension. There are no immediate plans to extend the gas supply to this area. Telstra generally make their services available upon application at detailed design stage.

Congupna currently has water, electricity, telecommunications and optic fibre services. The current vacant parcels can be serviced by the existing GVW water infrastructure, whilst sewerage services will either have to be brought in or sewage treated on site. Electricity will require extension. There are no immediate plans to extend the gas supply to this area. Telstra generally make their services available upon application at detailed design stage.

Bunbartha currently has electricity and telecommunications services. There are no water or sewer services, so it would require these being brought to the site. The alternative for sewerage services being brought to the site would be to treat the sewage on site. Electricity will require extension. There are no immediate plans to extend the gas supply to this area. Telstra generally make their services available upon application at detailed design stage.

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1. Introduction

David Lock Associates are preparing the “Housing Strategy for the City of Greater Shepparton” and have appointed GHD to investigate the availability of existing services of townships surrounding the vicinity of Greater Shepparton to facilitate future housing needs. This report presents a review of the existing infrastructure within and around the townships of interest and outlines deficiencies and restrictions that these existing services may impose on future development of the Greater Shepparton area.

The areas of interest for the Shepparton Housing Strategy are listed below:

» Mooroopna;

» Shepparton South;

» Shepparton North;

» Shepparton City South;

» Tatura;

» Undera;

» Katandra West;

» Kialla/Kialla West and Surrounds;

» Merrigum;

» Murchison;

» Shepparton East/Grahamsvale and Surrounds;

» Tallygaroopna;

» Toolamba and Toolamba West;

» Congupna; and

» Bunbartha.

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2. Existing Services

Relevant service authorities were contacted through the "Dial Before You Dig" website, to obtain details of the current infrastructure providers for the townships of interest. The contacted service authorities include:

» Goulburn Valley Water – sewer and water;

» Powercor – electricity;

» SPI Powernet – electricity;

» APA (Envestra) – gas;

» Telstra – telecommunications;

» Optus – telecommunications; and

» Visionstream – fibre optic cable provider.

Following are comments on location and level of servicing of existing services within the township areas, with details of capacity and related servicing issues contained in Section 3.

2.1 Mooroopna

» An extensive network of **Goulburn Valley Water** sewer and water assets exist in areas of existing residential development;

» An extensive **Powercor** electricity network exists around the Mooroopna precinct. High voltage cables exist to the east off the Midland Hwy near Park St, south off the Midland Hwy along Doonam St, north-west of the Sports Centre and along Homewood Drive, south of the secondary college;

» Gas mains run along the Midland Hwy and the Mooroopna-Murchison Rd, provided by **APA**. Smaller mains feed off these to service the properties east of the Mooroopna Recreation Reserve and Racecourse and south of the Midland Hwy/McLennan Rd;

» An extensive network of **Telstra** assets exists in areas of existing residential development;

» **Optus** cables run along the Midland Hwy (McLennon St); and

» Optic fibre cable runs east bound along Shepparton Numurkah Railway/Mooroopna Murchison Road, provided by **Visionstream.**

2.2 Shepparton - General

» **Goulburn Valley Water** sewer and water assets exist in areas of existing residential development. Sewer and water mains extend from the northern part of Shepparton to the southern part along the west side of the Goulburn Valley Highway;

» An extensive **Powercor** electricity network exists around the Shepparton precinct;

» **SPI Powernet** electrical assets exist within the Shepparton area, however no plans were provided showing locations of their assets;

» An extensive gas network provided by **APA** exists around the Shepparton precinct;

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- An extensive network of **Telstra** assets exists in areas of existing residential development;
- **Optus** cables run along the Midland Hwy, across High St, then heads south down the Daylesford Rd and east along Poplar Ave; and
- Optic fibre duct cables along Pembroke Rd, from just south of Durham St to Ben Lomond Rd; along High St, Midland Hwy, Wyndham St, Swallow St, on the east side of the railway at Baker St (between Swallow St and Sobraon St), Purcell St. These are provided by Visionstream.

2.3 Tatura

- **Goulburn Valley Water** sewer and water assets exist in areas of existing residential development;
- The **Powercor** network comprises high voltage underground cables running along Hogan St, just north of the Tatura Railway Station. They also exist further north, to the west of the golf course, and then to the east of the township, off the Rushworth-Tatura Rd, along Trevaskis Drive. The existing medium voltage network spans approximately 1.5 km north and 1.5 km south of the Tatura Railway Station and approximately 1 km east and west of the station. Further minor networks exist in all directions, spanning approximately a 3 km radius from the railway station;
- An **APA** gas main heads north up the Tatura-Undera Rd. Connecting gas mains feed off this, to service the township to the south-west of the railway reserve and the lots south off the Rushworth-Tatura Rd along Trevaskis Drive and Joe Ford Drive;
- An extensive network of **Telstra** assets exists in areas of existing residential development; and
- **Optus** cables do not appear to exist in the vicinity of the Tatura township. The closest cables are those running along the Midland Hwy in Mooroopna.

2.4 Dookie

- **Goulburn Valley Water** water assets exist in areas of existing residential development. Dookie is not sewered;
- The **Powercor** network comprises a high voltage cable on Cashel Rd. The remainder of Dookie has limited services. The closest electricity cables are those found in the vicinity of the Dookie College, approximately 2 km north of the Cashel Rd cable;
- No gas services are in the vicinity of Dookie; and
- A network of **Telstra** assets exists in areas of existing residential development.

2.5 Undera

- Undera is currently not serviced by **Goulburn Valley Water** with sewer and water;
- High voltage cables and poles run across the Echuca/Mooroopna Road near Madill Road, provided by **Powercor**. Where existing development occurs in Undera, there are existing high voltage services;
- A network of **Telstra** assets exists in areas of existing residential development; and
- Undera is currently not serviced by gas.

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2.6 Katandra West

- **Goulburn Valley Water** water assets exist in areas of existing residential development. There are currently no sewer assets in Katandra West;
- The Katandra West town is serviced with underground electrical cables by **Powercor**. This network spans a radius of approximately 250 m from the centre of Katandra West. The township is not extensively serviced;
- No gas services are in the vicinity of Katandra West; and
- A network of **Telstra** assets exists in areas of existing residential development.

2.7 Kialla/Kialla West and Surrounds

- Kialla West and Kialla Central are not currently serviced by **Goulburn Valley Water** sewer and water assets;
- High voltage underground cables run along Peppercorn Rd provided by **Powercor**. The precinct is serviced where there are existing developments. This precinct is not extensively serviced;
- **APA** has a high-pressure gas pipeline running north along the Goulburn Valley Hwy and crossing the Broken River. Medium and low-pressure gas mains service the properties north and south of the river. The gas network extends north, servicing properties off Rockwell St to the east and Broken River Drive to the west. No services exist on the east side of the Goulburn Valley Hwy south of the Broken River, with the exception of the high pressure gas main running along the Goulburn Valley Hwy; and
- A network of **Telstra** assets exists in areas of existing residential development.

2.8 Merrigum

- **Goulburn Valley Water** sewer and water assets exist in the Merrigum township;
- **Powercor** underground cables exist within the Merrigum township, with cables along Waverly Ave, Andrews Rd and Morrisey St. Further cables exist in the vicinity, servicing the larger properties. This township is not extensively serviced;
- Gas is provided to Merrigum by **APA**. A gas main heads north up Waverly Ave (Byrneside-Kyabram Rd). Gas mains connecting to this head south east along Pearce St, along Morrisey St (both east and west off Waverly Ave) and east along Judd Ave, north of the primary school; and
- Local **Telstra** cables exist in the Merrigum township. These cables extend north up Waverly Ave (Byrneside-Kyabram Rd) and west along Andrews Rd.

2.9 Murchison

- **Goulburn Valley Water** sewer and water assets exist in Murchison;
- The Murchison township is serviced with **Powercor** assets, with an underground cable running north along Murchison-Tatura Rd. Cables feed off this to service the lots along McKenzie, Robertson Impey and Meteorite St. Further cables exist to the west of the township, approximately 1 km away and further east approximately 2 km away;
- **APA (Envestra)** has declared there to be no gas assets in the area; and
- A network of **Telstra** assets exists in areas of existing residential development.

2.10 Tallygaroopna

- **Goulburn Valley Water** water assets exist in areas of existing residential development. There are currently no sewer assets in Tallygaroopna;
- **Powercor** services the Tallygaroopna town with underground electrical cables. This network spans a radius of approximately 500 m from the centre of Tallygaroopna. The Tallygaroopna township is not extensively serviced;
- **APA (Envestra)** has declared there to be no gas assets in the area;
- A network of **Telstra** assets exists in areas of existing residential development; and
- A fibre optic cable runs north up Edwards Rd, heads east at Numurkah Boundary Rd and then heads north up Kellys Rd, provided by **Visionstream**.

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2.11 Toolamba and Toolamba West

- **Goulburn Valley Water** have indicated that Toolamba is serviced by water only, whilst Toolamba West is currently not serviced by water or sewage;
- High voltage **Powercor** underground cables run off Newham Rd, approximately 4 km south-east from the Toolamba town. The Toolamba town is also serviced with underground cables, however the Toolamba and Toolamba West township is not extensively serviced;
- **APA (Envestra)** has declared there to be no gas assets in the area;
- A network of **Telstra** assets exists in areas of existing residential development; and
- Fibre optic cables run along Bridge Rd in Toolamba provided by **Visionstream**.

2.12 Congupna

- **Goulburn Valley Water** have indicated that Congupna is serviced by water only;
- **Powercor** electrical assets service Congupna East Road, Wallace St and parts of Shepparton-Katamatite Road. The township does not appear to be extensively serviced;
- **APA (Envestra)** has declared there to be no gas assets in the area;
- A network of **Telstra** assets exists in areas of existing residential development; and
- Fibre optic cables run along the east side of the Shepparton Numurkah Railway, provided by **Visionstream**. They cross the Shepparton-Katamatite Road and head south, following the east side of the railway line.

2.13 Bunbartha

- **Goulburn Valley Water** have indicated that Bunbartha is not currently serviced by water or sewer;
- **Powercor** underground electrical assets exist along Aldinga Drive, Cooinda Court, Amaroo Court and Bunbartha Road, in locations of existing residential development;
- No gas services are in the vicinity of Bunbartha; and
- A network of **Telstra** assets exist along Aldiga Drive and Cooinda Court.

3. Development Requirements

"Potential Expansion" and "Lot Vacancy and Subdivision Potential" maps were provided to GHD from David Lock Associates for the township areas of interest. Each of the maps highlights areas that are vacant and potentially large enough to be considered for future development. These are attached in Appendix A of this report.

Further to the "Dial Before You Dig" search, additional advice was sought from Goulburn Valley Water (GVW), Powercor and APA in regards to whether the existing infrastructure has sufficient capacity to cater for future development. Particular interest was given to the areas highlighted on the maps provided to GHD by David Lock Associates. The advice was given based on:

» Current plans for upgrading and expanding the existing infrastructure;

» Any limitations to future development; and

» The type of upgrade works that would be required for future development.

The original advice received from GVW, Powercor and APA is attached in Appendix B.

Appendix C presents a tabulated summary of the advice received/development requirements for each of the townships of interest.

3.1 General Comments from Service Authorities

3.1.1 Goulburn Valley Water

For the majority of the areas of interest, Goulburn Valley Water (GVW) is the servicing authority responsible for supplying potable water and sewage services. A range of services are provided to the townships, in some instances, both water and sewer is provided; water is the only service provided; and neither service is provided. Appendix B presents a copy of the advice received from GVW.

The following general comments have been advised by GVW:

» There are currently no plans to undertake backlog water or sewage schemes to service those towns without water or sewage;

» The water supply and sewer district boundaries across all towns, to match future development areas and current zoning, is currently being revised and may include areas currently outside the district boundaries;

» Some of the land included in the investigation (provided on the "Potential Expansion" and "Lot Vacancy and Subdivision Potential" maps) is currently located outside GVW's existing districts, however these areas may be covered by the revised boundaries;

» GVW's subdivision servicing policy will apply to all future residential areas (refer to Appendix B, a copy of this policy is attached);

» Augmentation of existing infrastructure and/or extension of existing infrastructure may be required for future land development (specific development areas detailed in the next section) and GVW have indicated that there does not appear to be any physical or technical constraints to that occurring;

- The cost of providing any water supply and sewage reticulation infrastructure to future residential developments, including water supply and sewage headworks charges are to be met by the developer. This is in accordance with the ESC Guidelines for New Customer Contributions and the GVW's Subdivision Servicing Policy; and
- GVW considers that development should occur within existing serviced residential areas to enable greater utilisation of any spare capacity in the existing water and sewage reticulation systems.

3.1.2 Powercor

Powercor has advised the following general comments, with the full advice attached in Appendix B:

- Electricity assets exist in or adjacent to the development areas;
- Power supply has been made available to existing dwellings and potentially some vacant lots, which front their assets;
- In all cases, it is the land owners/developers responsibility and at their cost to make supply available to unserviced lots. This could involve direct servicing from existing assets, upgrading assets to cater for the additional load, or extending assets;
- The existing system has been designed to meet the needs of the existing customers connected only;
- Powercor has no plans to upgrade or expand existing infrastructure. Their infrastructure is extended/expanded at the request of new connections/demand. This work is the responsibility, and at the cost of, the requesting party;
- The limitations of development are simply the cost to the developer to extend/expand the system; and
- Powercor are currently not able to determine what upgrade works are required for future development without knowing the amount of supply required, the number of lots and the demand. Specific designs for each site can be undertaken once this information is known.

3.1.3 APA

APA has advised that for those areas currently not serviced by reticulated natural gas, no plans are currently in place to distribute natural gas to these areas in the near future. In summary, these areas include:

- Kialla;
- Kialla West;
- Dookie;
- Murchison;
- Toolamba;
- Tallygaroopna;
- Katandra West;
- Bunbartha;
- Congupna; and
- Undera.

The limitations for future development in those areas currently serviced by natural gas depend on the number of lots supplying gas to and layout of the potential subdivision(s), and where the gas is being supplied from in the existing network. APA has indicated that when subdivisions are received, each is evaluated upon its merit and any upgrading works are specified at that point in time. The APA advice is also attached in Appendix B.

3.1.4 Telstra

Telstra require an application to be made and payment of a fee, at detailed design stage, where they will provide their development requirements. Generally, they are able to provide telecommunication services to new residential developments, but are not in a position to give advice unless an application and payment is made, giving specific details of what is needed.

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3.2 Specific Comments for Areas of Interest

The "Potential Expansion" and "Lot Vacancy and Subdivision Potential" maps that were provided to GHD from David Lock Associates for the township areas of interest, were provided to GVW, Powercor and APA. GVW has numbered the vacant parcels of land identified on the maps and these can be referenced in Appendix B.

3.2.1 Mooroopna

The majority of the vacant parcels of land highlighted in pink in the maps have been considered in the **Goulburn Valley Water's** 20 Year Water and Sewer Master Plans and key network infrastructure has been planned for. The area allocated as the Mooroopna West Growth Area has not been considered in detail. Due to the size of this area, GVW expect that substantial network augmentation and extension would be required, along with a sewer servicing strategy, a pump station layout and key trunk water mains to be shown.

Powercor has indicated that the vacant parcels of land lie adjacent to existing assets. The existing high voltage and low voltage systems will require extension into the areas for future development.

APA has indicated that Mooroopna is a satellite system and is supplied by the reticulation network in Shepparton. The existing township has natural gas reticulation, however, to extend the reticulation may require additional mainlaying within the immediate township and some major upgrading work within Shepparton. This will ensure that Shepparton will maintain its integrity of gas supply to both the existing consumers in Mooroopna and to supply any new customers.

3.2.2 Shepparton City South

The northern part of Area 1, within the Shepparton Marketplace, is currently approaching full development. **GVW** indicates that the remainder of the land is suitable for future development and generally could be serviced by the extension of existing water supply and sewage infrastructure.

Most of the land within Area 2 has already been developed and is currently serviced by water and sewer infrastructure.

For Areas 3, 4 and 5, a sewer strategy in Channel Road has recently been developed and sets out a clear servicing plan for these areas. The plan includes a regional pump station and sewer rising main. The water network may require augmentation to the east in the future.

Area 6 is generally serviced by existing infrastructure adjacent.

Area 7 has not been considered in any planning work but is not expected to trigger any major infrastructure upgrades.

Area 8 is partially developed and can be serviced by the extension of existing water supply and sewer infrastructure.

Powercor has indicated that the vacant parcels of land lie adjacent to existing assets. The existing high voltage and low voltage systems will require extension into the areas for future development.

APA has advised that the existing infrastructure, with additional main laying where required, should be able to support the projected development within the areas highlighted on the map. Some minor upgrading works may be required for the existing system to supply the outer fringes of the network.

3.2.3 Shepparton North

GVW has identified that development of areas 1, 2 and 7 will require augmentation of the water network with a new 450 mm diameter water main along Numurkah Road, up to Wanganui Road to service residential development to the north. Further augmentation north along the Goulburn Valley Highway may also be required. There is also a current agreement with a developer to construct a water main to the east of these three areas. A 600 mm diameter gravity sewer is also to be constructed along Wanganui Road west of the highway, to also service the residential land to the north.

The majority of Area 3 is to be generally serviced by existing infrastructure.

Area 4 is the Boulevard and Golf Drive developments. There are servicing strategies in place for these areas and some of which have already been constructed. The developer will predominantly fund the cost of these works.

The Tarcoola Retirement Village currently occupies Area 5. This area is adjacent to some of GVW's most important water and sewer assets and can be serviced by existing infrastructure.

Area 6 is the Notre Dame College and is currently serviced by existing infrastructure.

Powercor has indicated that the vacant parcels of land lie adjacent to existing assets. The existing high voltage and low voltage systems will require extension into the majority of the areas for future development. They advised that the majority of the vacant areas are already underway or proposed in the Shepparton North growth corridor. However, the areas of concern for the north growth corridor include the proximity of Shepparton Terminal Station and the transmission and subtransmission lines emanating from the station. There is a requirement for 22kV distribution lines to be channelled through this area to accommodate the load growth to the north.

APA has advised that where vacant land exists within currently built up areas, there should be sufficient capacity to connect into the existing infrastructure. The area to the west of the Goulburn Valley Highway will require additional mains to be laid to supply the potential subdivisions. The area to the north of Ford Road currently has no gas reticulation infrastructure. Extension of gas supply to this area will require a large diameter supply main.

3.2.4 Shepparton South

GVW has identified that for development to proceed in the Shepparton South area, there will be some major infrastructure requirements. The major works required are summarised below:

» The staged construction of a 375 mm diameter water main along the Goulburn Valley Highway south of Kialla Lakes Drive;

» Upsizing of the key sewage pump stations that service the Kialla Lakes development;

» Construction of a new regional sewage pump station to pump the sewage over the Broken River to the Broken River Drive sewer catchment; and

» Construction of a new rising main to service existing and future pump stations west of the Goulburn Valley Highway to take sewage across the Broken River to the Little Street sewer catchment.

Areas 1, 2, 3 and 4 currently have water supply and sewer servicing strategies in place to cater for new development as it proceeds.

Area 5 comprises several parcels of land which is privately owned and currently preventing development from proceeding.

Powercor has indicated that the vacant parcels of land lie adjacent to existing assets. The existing high voltage and low voltage systems will require extension into the areas for future development. Most of the vacant areas shown on the maps are already undergoing development or have been proposed in the Shepparton South growth corridor for future development and have been considered by Powercor to be serviced by them.

APA has advised that the existing infrastructure, with additional main laying for reticulation purposes, should be able to support the projected development within the corridor along the Goulburn Valley Highway.

3.2.5 Shepparton East

GVW has advised that in reference to the map provided, the GVW water supply is limited to the east of Davies Drive on the Midland Highway. To the west of Davies Drive, both sewer and water is provided. Considering Shepparton East is on the edge of the Shepparton water supply network, there may be limited water capacity. Any substantial development may require augmentation of the water supply network.

Powercor has advised that the vacant area to the south is adjacent to existing electrical assets. The existing high voltage and low voltage systems will require extension into the areas for future development.

APA has advised that the area shown as Grahamvale on the map is currently supplied with reticulated natural gas. The vacant lots off the Midland Highway are outside the boundaries of APA's current gas reticulation network and it would be unlikely that the network would be extended to solely supply these lots.

3.2.6 Tatura

GVW has identified that Areas 1, 2, 3 and 4 can be serviced from the existing infrastructure or by extension to the existing infrastructure, in some cases including new sewage pump stations.

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Powercor has advised that the northern area of Tatura is adjacent to existing electrical assets. The existing high voltage and low voltage systems will require extension into the areas for future development.

APA has advised that the Tatura township is currently reticulated with natural gas. The existing network could service the vacant lots shown on the map, however, some additional mains would be required for reticulation purposes. To support the full potential development shown on the map, a small scale upgrade would be required but would involve additional main laying within the township.

3.2.7 Dookie

GVW has advised that Dookie is currently only serviced with water. As per the maps, the current vacant parcels will be serviceable by the existing infrastructure. GVW note that the Dookie Clear Water Storage (CWS) can only supply an adequate level of service to properties below an elevation of RL 170 m. Sewerage services would need to be brought to the area for future development. Alternatively, sewage could be treated on site.

Powercor has indicated that the vacant parcels of land lie adjacent to existing assets. The existing high voltage and low voltage systems will require extension into the areas for future development.

As **APA** has advised there to be no gas supply in this area, they also do not have any immediate plans to extend the supply to this area.

3.2.8 Undera

GVW has advised that Undera is currently not serviced by water or sewerage. This would therefore require new services to be brought to this area at the cost to the future developer. As an alternative, sewage could be treated on site.

Powercor has indicated that the vacant parcels of land lie adjacent to existing assets. The existing high voltage and low voltage systems will require extension into the areas for future development.

As **APA** have advised there to be no gas supply in this area, they also do not have any immediate plans to extend the supply to this area.

3.2.9 Katandra West

GVW advised that Katandra West is currently only serviced with water. As per the maps provided, the existing infrastructure may be suitable to service future development, however, if the number of lots is substantial, a more detailed review may need to be undertaken. Sewerage services would need to be brought to the area for future development. Alternatively, sewage could be treated on site.

Powercor has indicated that the vacant parcels of land lie adjacent to existing assets. The existing high voltage and low voltage systems will require extension into the areas for future development.

As **APA** have advised there to be no gas supply in this area, they also do not have any immediate plans to extend the supply to this area.

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3.2.10 Kialla/Kialla West and Surrounds

GVW has advised that Kialla, Kialla West and Kialla Central are currently not serviced by water or sewerage. Both services would need to be brought to the area for future development. Alternatively, sewage could be treated on site.

Powercor has advised that the vacant area to the south is adjacent to existing electrical assets. The existing high voltage and low voltage systems will require extension into the areas for future development.

As **APA** has advised there to be no gas supply in this area, they also do not have any immediate plans to extend the supply to this area.

3.2.11 Merrigum

GVW services the Merrigum township with sewer and water assets. The vacant parcels shown on the maps can be serviced by the existing infrastructure.

Powercor has indicated that the majority of the vacant parcels of land lie adjacent to existing assets. The existing high voltage and low voltage systems will require extension into the areas for future development.

The Merrigum township is currently reticulated with natural gas supplied by **APA**. Growth has been negligible over the past six years so there are no immediate plans for expanding the existing network.

3.2.12 Murchison

GVW services the Murchison township with sewer and water assets. There is an extensive area of vacant land shown on the maps provided. If all of this land was to be developed, it would be very likely to result in major headworks and network augmentation being required.

Powercor has indicated that the vacant parcels of land lie adjacent to existing assets. The existing high voltage and low voltage systems will require extension into the areas for future development.

As **APA** has advised there to be no gas supply in this area, it also does not have any immediate plans to extend the supply to this area.

3.2.13 Tallygaroopna

Tallygaroopna is currently only serviced with water by **GVW**. Tallygaroopna is currently not sewered. The water is supplied from a connection to the Shepparton water network. If development were to occur to the extensive area and number of vacant parcels shown on the map, it would very likely result in major headworks and network augmentations. It should also be noted that GVW's 20 year Infrastructure Program has identified the need to construct a booster pump on the water main to Tallygaroopna via Congupna to ensure an adequate level of service as the townships develop.

Powercor has indicated that the vacant parcels of land lie adjacent to existing assets. The existing high voltage and low voltage systems will require extension into the areas for future development.

As **APA** has advised there to be no gas supply in this area, it also does not have any immediate plans to extend the supply to this area.

3.2.14 Toolamba and Toolamba West

GVW advised that Toolamba is serviced by water only and the current vacant parcels, as shown on the maps, can be serviced by the existing infrastructure. Toolamba West is currently not serviced by water and sewage. Both services would need to be brought to the area for future development. Alternatively, sewage could be treated on site.

Powercor has indicated that the vacant parcels of land lie adjacent to existing assets. The existing high voltage and low voltage systems will require extension into the areas for future development.

As **APA** has advised there to be no gas supply in this area, it also does not have any immediate plans to extend the supply to this area.

3.2.15 Congupna

Congupna is currently only serviced with water by **GVW**. Congupna is not sewered. The water is supplied from a connection to the Shepparton water network. The current vacant parcels as shown on the maps can be serviced by the existing infrastructure. It should also be noted that GVW's 20 year Infrastructure Program has identified the need to construct a booster pump on the water main to Congupna and onto Tallygaroopna to ensure an adequate level of service as the townships develop.

Powercor has indicated that the Congupna area is surrounded by existing assets however upgrade works to these assets may be required for additional supply.

As **APA** has advised there to be no gas supply in this area, it also does not have any immediate plans to extend the supply to this area.

3.2.16 Bunbartha

Bunbartha is currently not serviced with water or sewage by **GVW**. Both services would need to be brought to the area for future development. Alternatively, sewage could be treated on site.

Powercor has indicated that the Bunbartha area is surrounded by existing assets however upgrade works to these assets may be required for additional supply.

As **APA** has advised there to be no gas supply in this area, it also does not have any immediate plans to extend the supply to this area.

4. Approximate Development Cost Rates

The rates presented below are indicative costs that the developer will be required to pay to develop residential sites. More detailed estimates can be prepared once plans are in place defining the areas to be developed and the number of residential lots being subdivided.

Please note that the preliminary rates presented in this section have been developed for the purpose of preliminary budgeting. They are not to be used for any other purpose. The scope and quality of the works has not been fully defined and therefore the rates are not warranted by GHD. These rates are typically developed based on extrapolation of recent similar project pricing and GHD experience. The accuracy of the rates is not expected to be better than about ± 30% for the items described in this report. A functional design is recommended for budget setting purposes.

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4.1 Goulburn Valley Water Developer Contributions 2007/2008

The following developer contributions apply to new residential lots within the areas requiring water and sewage supplied by Goulburn Valley Water:

4.1.1 All Districts Headworks Charges

Water, per lot	$527.00
Sewer, per lot	$527.00

4.1.2 Works Fees and Charges

District Extension Application Fee	$809.30
Further costs to extend districts	At Cost + GST
Landowner or developer works review	
and administration charge	At Cost + GST
Feasibility Report Fee	$53.90
Design, supervision and administration charge	At Cost + GST

Where the price refers to 'At Cost' Goulburn Valley Water must determine the actual cost of the service based on the cost paid by Goulburn Valley Water to a third party for any service or products (including materials) plus Goulburn Valley Water's internal costs. Goulburn Valley Water's internal costs must be calculated on the basis of:

- For recoverable works and fire plug maintenance costs, labour at $28.00 per hour (including on-costs); and
- For other 'At Cost' works, the actual hourly labour rate for the relevant staff members, plus 30%.

4.2 Indicative Internal Reticulation Rates within Subdivisions

Drainage RCP Pipe, Class 2

225 mm dia	$68.00/m
300 mm dia	$94.00/m
375 mm dia	$116.00/m
450 mm dia	$138.00/m
525 mm dia	$168.00/m
600 mm	$208.00/m
675 mm	$265.00/m
750 mm dia	$305.00/m

Sewer, concrete

Pipes 150 mm dia	$30.00/m
Pipes 225 mm dia	$60.00/m
Pipes 300 mm dia	$94.00/m
Pits	$3 500.00 each
Rising main	$150.00/m
Pump station	$250 000.00 each

Water, PVC

Pipes 150 mm dia	$110.00/m
Pipes 225 mm dia	$180.00/m
Pipes 300 mm dia	$210.00/m

4.3 Other Likely Costs to the Developer

As mentioned previously in this report, the developer will be responsible to pay for any upgrade works associated with electricity, gas, water and sewer. These can be quantified after conceptual design stage. The local authorities generally charge a fee to undertake the assessment and provide the requirements associated with the upgrade works.

5. Discussion

Mooroopna is currently serviced with water, sewer, electricity, gas and telecommunications. For future development to occur outside the existing township within the west growth corridor, substantial network augmentation and extension to the water and sewer network is required, which will have high cost implications for a land developer. Electricity extension does not appear to be an issue, although this will also have a high cost implication. Some major upgrading will also be required to the gas network, again at a high cost for a land developer.

Shepparton City South is also serviced with water, sewer, electricity, gas and telecommunications. The majority of the undeveloped areas of Shepparton City South can be serviced by extending the existing water and sewer infrastructure, however, further south of the city and towards the east, if this was to be developed, a regional pump station and sewer rising main may be required, along with augmentation to the water network to the east. This would involve a high cost implication for a land developer. Electricity will also require extension, at a high cost to a land developer. The existing gas infrastructure should be able to support future development with additional gas main laying being required within undeveloped areas nearby to developed areas. However, to supply further east, some minor upgrade works may be required, at a moderate to high cost to a land developer.

Shepparton North will require augmentation to the water network for proposed development further north. A developer has currently agreed with Goulburn Valley Water to construct a water main further east, outside of the Shepparton North existing development, which could potentially be connected into to service other vacant areas further east. This could have a high cost implication to a land developer, but it would be dependant on the current agreement made between Goulburn Valley Water and the current land developer. The majority of the vacant areas within Shepparton North appear to be able to be serviced from the existing water, sewer, gas and electricity infrastructure. However, the main area of concern is the north growth corridor. The electricity supply from Shepparton Terminal Station needs to be upgraded with 22kV distribution lines and this could be a high cost implication for a land developer. North of Ford Road also has no gas reticulation and extension of the gas supply will have a high cost implication for a land developer.

Shepparton South is currently serviced with water, sewer, electricity, gas and telecommunications. There are major infrastructure requirements for sewer and water services for future development of this area. Water supply and sewer servicing strategies are already in place for areas west of the Goulburn Valley Highway, however the land to the east is currently privately owned, so hasn’t been considered for future development at this stage. Electricity extension has also already been considered for future development, which may not have a significant cost implication to a future land developer. Additional main laying to the gas network will be required, but the existing infrastructure should also support the projected development for this area.

Shepparton East is on the edge of the existing water supply network and augmentation of the water supply will be required to support any substantial future development. Sewerage services are provided to the west of Davies Drive, but to support new development, may require upgrade works at a high cost to a land developer. Electricity will also require extension to support future development, at a high cost implication for a land developer. Gas supply may be difficult as the area lies outside the authority’s boundary and it is unlikely that extension of the gas supply will be given priority unless a substantial area was to be developed. This could have high cost implications for a land developer.

Tatura currently has water, sewer, electricity, gas and telecommunications services. There is the possibility that the existing water and sewer network can support new development within those areas that are vacant amongst developed areas, however, upgrade works may be required for future development outside the existing township. New sewage pump stations will probably be required, particularly for the northern undeveloped areas. Electricity will also require extension to support future development, at a high cost implication for a land developer. Some of the existing gas network may be able to service the vacant land within existing developed areas, however, additional gas main laying within the township is probably likey, at a high cost to a land developer.

Dookie is not currently serviced with sewer. Bringing in sewerage services from the existing network would be at a high cost to a land developer. On site treatment could be implemented until sewer services were brought to the town. It is expected that the cost for on site treatment would be overall less than bringing in services from the existing surrounding infrastructure. The existing water network may support future development, however, the property levels must be below an elevation of RL 170m. Electricity will also require extension to support future development, at a high cost implication for a land developer. There are also no immediate plans to extend the gas supply to this area.

Undera is currently not serviced with water, sewer and gas. Water is required to be brought in to support future development and this would be at a high cost to a land developer. Sewage can be treated on site for an expected cheaper cost than bringing it in from the existing surrounding network. Electricity will require extension to support future development, at a high cost implication for a land developer. Gas is not available and there are no future plans to bring it to the area. If it is required, this will be a high cost implication for a land developer.

Katandra West is not currently serviced with sewer. Bringing in sewerage services from the existing network would be at a high cost to a land developer. On site treatment could be implemented until sewer services were brought to the town. It is expected that the cost for on site treatment would be overall less than bringing in services from the existing surrounding infrastructure. The existing water network may support future development of the current vacant lots within the township, however, further expansion outside the township may require augmentation to the water supply. Electricity will require extension to support future development, at a high cost implication for a land developer. Gas is not available and there are no future plans to bring it to the area. If it is required, this will be a high cost implication for a land developer.

Kialla/Kialla West and surrounds does not have any water, sewerage or gas infrastructure. High costs would be implicated for a land developer to bring these services to this township to support future development. Electricity is available, but will require extension into future development areas.

Merrigum is currently serviced with water, sewer, electricity, gas and telecommunications. The existing water and sewer infrastructure is expected to be able to support future development of those areas shown as being vacant on the maps provided, however, outside these areas may require major upgrade works, at a high cost implication for a land developer. Electricity will require extension to support future development, at a high cost implication for a land developer. There are no future plans to extend gas to the area. If it is required, this will be a high cost implication for a land developer.

Murchison is currently serviced with water, sewer, electricity and telecommunications. Major headworks and network augmentation will be required for sewer and water supply if this area was developed. This will be a high cost implication for a land developer. Electricity will require extension to support future development, also at a high cost implication for a land developer. There is currently no gas supply to this area and no future plans to extend it to this area.

Tallygaroopna is not currently serviced with sewer. Bringing in sewerage services from the existing network would be at a high cost to a land developer. On site treatment could be implemented until sewer services were brought to the town. It is expected that the cost for on site treatment would be overall less than bringing in services from the existing surrounding infrastructure. If the extensive area of Tallygaroopna was to be developed, major headworks and network augmentations to the water supply will be required. Electricity will require extension to support future development, at a high cost implication for a land developer. Gas is not available and there are no future plans to bring it to the area. If it is required, this will be a high cost implication for a land developer.

Toolamba currently has water, electricity and telecommunications services. The existing water infrastructure should be able to support future development of the area. Toolamba West only has electricity and telecommunications services. Bringing in sewerage services to both Toolamba and Toolamba West from the existing network would be at a high cost to a land developer. On site treatment could be implemented until sewer services were brought to the towns. It is expected that the cost for on site treatment would be overall less than bringing in services from the existing surrounding infrastructure. Electricity will require extension to support future development, at a high cost implication for a land developer. Gas is not available and there are no future plans to bring it to the area. If it is required, this will be a high cost implication for a land developer.

Congupna is currently serviced by water, electricity and telecommunications. It is not serviced with sewer. Bringing in sewerage services from the existing network would be at a high cost to a land developer. On site treatment could be implemented until sewer services were brought to the town. It is expected that the cost for on site treatment would be overall less than bringing in services from the existing surrounding infrastructure. If the extensive area of Congupna was to be developed, major headworks and network augmentations to the water supply will be required. The current vacant lots within the existing developed area is expected to be serviceable by the existing water infrastructure. Electricity will require extension to support future development, at a high cost implication for a land developer. Gas is not available and there are no future plans to bring it to the area. If it is required, this will be a high cost implication for a land developer.

Bunbartha does not have any water, sewerage or gas infrastructure. High costs would be implicated for a land developer to bring these services to this township to support future development. Electricity is available, but will require extension into future development areas.

6. Conclusion

This report presents a review of the existing infrastructure within and around the townships of interest. The deficiencies or restrictions are outlined that these existing services may impose on future development of the Greater Shepparton area.

In summary, those areas currently not serviced by water and sewer include Undera; Kialla; Kialla West and Bunbartha.

Those areas supplied by water only include Dookie; Katandra West; Tallygaroopna; Toolamba; Toolamba West; and Congupna.

In those areas where sewerage services are not available, the option would be to bring the sewerage services in from the nearest network or alternatively, treat the sewage on site.

All the townships investigated exist adjacent to existing electricity infrastructure and the main limitation to expand these assets for future development is the cost involved to upgrade and or extend the existing infrastructure.

Those areas not supplied by natural gas include Kialla; Kialla West; Dookie; Murchison; Toolamba; Tallygaroopna; Katandra West; Bunbartha; Congupna; and Undera. APA has no current plans to extend natural gas to these areas.

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Appendix A

Potential Expansion Maps; and Lot Vacancy and Subdivision Potential Maps

Provided By David Lock and Associates

DRAFT

Appendix B

Preliminary Servicing Advice

Goulburn Valley Water

Powercor

APA

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Appendix C

Tabulated Development Requirements

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Document Status

Rev No.	Author	Reviewer		Approved for Issue		
		Name	Signature	Name	Signature	Date
Draft						21/11/07
Draft2						29/11/07

29 November 2007

Mr Adam Smith
David Lock Associates
Level 2, 166 Albert Road
SOUTH MELBOURNE VIC 3205

Our ref: 31/21843/140964
Your ref:

Dear Adam

Shepparton Housing Strategy
Stormwater Management - Desktop Assessment

DRAFT

1 Introduction

In 2002, SKM prepared the Shepparton Mooroopna Floodplain Management Study with an accompanying Project CD presenting a database of flood maps of the Shepparton precinct. The area studied was bounded by Maneroo Road and Barmah-Shepparton Road to the north, Pogue Road and Moira Drive to the south, Turnball Road and Trotter Road to the west and Euroa-Shepparton Road, Doyles Road and Grahamsvale Road to the east.

As part of the Shepparton Housing Strategy that David Lock Associates is preparing for the City of Greater Shepparton, GHD has been engaged to undertake a broad overview of potential stormwater/flood issues and areas potentially subject to inundation in and around the Shepparton precinct. Flood prone areas within the areas of interest, detailed in Section 2, are identified based on the information contained within the SKM report and Project CD.

2 Areas of Interest

"Potential Expansion" and "Lot Vacancy and Subdivision Potential" maps were provided to GHD from David Lock Associates for the following locations in and around the Shepparton precinct:

- Mooroopna;
- Shepparton South;
- Shepparton North;
- Shepparton City South;
- Tatura;
- Undera;
- Katandra West;
- Kialla/Kialla West and Surrounds;
- Merrigum;
- Murchison;
- Shepparton East/Grahamsvale and Surrounds;
- Tallygaroopna;

- Toolamba and Toolamba West;
- Congupna; and
- Bunbartha.

Each of the maps show highlighted areas that are vacant and potentially large enough to be considered for future development.

3 Flood Maps

The flood maps presented on the Project CD show the following floodway overlays from the Victorian Planning Provisions. These overlays pose restrictions on future development due to the risk of flooding and are summarised below:

- **Land Subject to Inundation Overlay (LSIO)**: identifies land liable to inundation by overland flow in a flood storage or flood fringe area affected by the 100 year ARI flood. Permits are required to build or subdivide land in areas classified with this overlay;
- **Floodway Overlay (FO)**: identifies waterways, main flood paths, drainage depressions and high hazard areas within rural and urban areas which have the greatest risk and frequency of flooding; and
- **Urban Floodway Zone (UFZ)**: identifies waterways, main flood paths, drainage depressions and high hazard areas within urban areas that have the greatest risk and frequency of flooding. This zone places restrictions on the use of the land. Unless a local floodplain development plan specifically provides otherwise, land may only be subdivided to realign lot boundaries and excise land to be transferred to the floodplain management authority for public purposes.

This report should be read in conjunction with the flood maps presented on the CD.

4 Guidelines for Building on Floodplains

The SKM report indicates some guidelines for building on floodplains. The types of buildings that are subject to these guidelines are listed below:

- Habitable dwellings or extensions;
- Commercial and industrial buildings and extensions;
- Sheds; and
- Pergolas, carports and garages.

5 Analysis of Data

Referring to the vacant parcels of land identified on the “Potential Expansion” and “Lot Vacancy and Subdivision Potential” maps provided, the following sections briefly define what overlay and an approximate percentage of that overlay applies to the vacant land. Only those vacant parcels of land of significant size have been analysed due to the desktop nature of this report.

5.1 Mooroopna

- Vacant land on the south-west corner of the Midland Highway and Toolamba Road is classified as FO;
- Vacant land along the south side of the Midland Highway just north of Emma St is classified as LSIO;
- Vacant land on the east side of Toolamba Road, bound between Rumbalara Road to the south, and south of the estate near Rostrata Crescent, approximately 50% of this parcel is classified as UFZ, 30% is FO and 20% is classified as LSIO;
- Vacant land east of the Echuca-Mooroopna Road situated behind the lots along Fairway Drive, approximately 40% is classified as LSIO, 40% is UFZ, 15% is FO and 5% is unclassified;
- Vacant land east of Knight Street between Treacy Street, McKean Street and MacFarlane Road, approximately 80% is classified as FO and 20% is classified as LSIO;
- Vacant land north of Knight Street backing onto the housing at Homewood Drive and extending west to the southern boundary at McMiken Court, approximately 60% of this land is classified as UFZ, 20% is LSIO, 10% is FO and the remaining 10% is unclassified;
- Vacant land to the south of Macisaac Road, approximately 70% is classified as UFZ, 10% is LSIO and the remaining 20% is unclassified;
- Vacant land to the north of Macisaac Road extending west to the Goulburn Valley Highway, approximately 70% is classified as UFZ, 15% is LSIO and the remaining 15% is unclassified;

5.2 Shepparton South

- Vacant land bound between Bennets Road to the south and Mitchells Road to the north, west of the Goulburn Valley Highway, approximately 80% is classified as LSIO and the remaining 20% is unclassified;
- Vacant land to the south of River Road West, west of the Goulburn Valley Highway, approximately 30% is classified as UFZ, 50% is LSIO and the remaining 20% is unclassified;
- Vacant land west of the Goulburn Valley Highway but bound between River Road West and Raferty Road at the north, approximately 60% is classified as UFZ, 35% is classified as LSIO and 5% is unclassified;
- Vacant land to the south of Riverview Drive and bound by the northern boundaries of the blocks on Furphy Avenue, approximately 75% is classified as LSIO, 20% is UFZ and 5% is FO;
- Vacant land to the north of Riverview Drive, approximately 90% is classified as LSIO and 10% is classified as UFZ;
- Vacant land to the south of Waranga Drive, approximately 90% is classified as LSIO and 10% is unclassified;
- Vacant land on the west side of Archer Road, approximately 10% is classified as LSIO and the remaining 90% is unclassified;
- Vacant land to the east of Kerang Avenue, approximately 60% is classified as UFZ and 40% is classified as LSIO;
- Vacant land bound between Waranga Drive and Rocklands Crescent, approximately 90% is classified as LSIO and the remaining 10% is unclassified;

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- Vacant land bound between Waranga Drive and Kialla Lakes Drive, approximately 95% is classified as LSIO and the remaining 5% is unclassified;
- Vacant land to the north of Kialla Lakes Drive is classified as UFZ;
- Vacant land divided by Channel Road, approximately 40% is classified as LSIO, 10% is UFZ and the remaining 50% is unclassified;
- Vacant land on the south-east corner of Archer Street and Channel Road, approximately 95% is classified as LSIO and 5% is unclassified; and
- Vacant land on the south-west corner of Archer Street and Wilmot Street, approximately 70% is classified as LSIO and 30% is unclassified.

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5.3 Shepparton North

- Vacant land north off Pine Road extending north to Hawkins Street is unclassified;
- Vacant land north of Ford Road extending north past the Barmah-Shepparton Road interchange is unclassified;
- Vacant land along Batman Avenue and bound between Maculata Drive, approximately 65% is classified as LSIO, 15% is FO and 20% is unclassified;
- Vacant land south off Parkside Drive, approximately 70% is classified as LSIO, 20% is FO and 10% is unclassified;
- Vacant land along Parkside Drive north of Menzies Crescent, is classified as LSIO;
- Vacant land bound between The Boulevard, Kittles Road and Wheller Road, approximately 30% is classified as UFZ, 50% is LSIO, 15% is FO and 5% is unclassified; and
- The majority of the vacant land east of The Boulevard is unclassified.

5.4 Shepparton City South

- Vacant land on the east side of the Goulburn Valley Highway bound between Kennedy Road to the south and Wilmot Road to the north, approximately 70% is classified as LSIO and 30% is FO;
- Vacant land on the south-west corner of Wilmot Road and the Goulburn Valley Highway, approximately 80% is FO and 20% is LSIO;
- Vacant land bound between Fairless Street and the railway, approximately 95% is classified as LSIO and 5% is FO;
- Vacant land along Poplar Avenue, between Sunbury Road and Perrivale Drive, is unclassified;
- Vacant land further east along Poplar Avenue, on the north side, bound between Blair Court to the west, Feiglin Road to the east and Patterson Road to the north, approximately 80% is classified as LSIO and the remaining 20% is unclassified; and
- The large parcel of vacant land to the south of the Midland Highway between Zurcas Lane and Doyles Road is unclassified.

5.5 Tatura

- Vacant land on the south side of the Rushworth-Tatura Road, south of the development along Joe Ford Drive is unclassified;
- Vacant land bound between Rushworth-Tatura Road and Hunter Street is unclassified;
- Vacant land on the north side of Elizabeth Street is unclassified;
- Vacant land behind Skilton Avenue, approximately 30% is classified as LSIO and the remaining 70% is unclassified; and
- The large vacant parcel on the south side of Pike Road, bound between Charters Street and Dhuningile Road is unclassified (north of Tatura).

5.6 Undera

The majority of Undera has not been classified, however, an area classified as LSIO runs through the township east of Madill Road.

Further investigation is necessary to determine flood prone areas within and around Undera.

5.7 Katandra West

Katandra West has not been classified on the maps provided on the Project CD.

5.8 Kialla/Kialla West and Surrounds

- Vacant land south of Mitchell Road, approximately 80% is classified as LSIO and the remaining 20% is unclassified;
- Vacant land on the north side of River Road, bound between the Goulburn Valley Highway and Archer Road, approximately 70% is classified as LSIO and 30% is UFZ;
- Vacant land on both sides of Archer Road, approximately 90% is classified as LSIO and 10% is unclassified;
- Vacant land on the north side of River Road, approximately 30% is classified as LSIO and 70% is unclassified; and
- Vacant land on the west side of Doyles Road is predominantly unclassified, with approximately 15% classified as LSIO.

5.9 Merrigum

- Vacant land on the west side of Wavely Avenue is unclassified;
- Vacant land further north along Waverly Avenue on the east side, approximately 80% is classified as LSIO and 20% is unclassified;
- Vacant land on the south side of Andrews Road, approximately 70% is classified as LSIO and 30% is FO;
- Vacant land on the north side of Andrews Road, approximately 40% is classified as LSIO, 40% is FO and 20% is unclassified;

» Vacant land on the south side of Andrews Road, west of the Wavely Avenue intersection is unclassified; and

» Vacant land backing onto the railway at Judd Avenue, approximately 90% is classified as LSIO and 10% is FO.

5.10 Murchison

All of the vacant parcels of land identified in the “Potential Expansion” and “Lot Vacancy and Subdivision Potential” maps provided are in areas not classified with a flood overlay, with the exception of one vacant parcel bound between Robinson Street and Cemetary Road, where approximately 70% of the land is classified as LSIO and the remaining 30% is unclassified.

5.11 Shepparton East/Grahamsvale and Surrounds

» Vacant land around Blossom Way, approximately 80% is classified as LSIO and the remaining 20% is unclassified; and

» Vacant land on the east side of Orrvale Road is unclassified.

5.12 Tallygaroopna

» Vacant land on the south side of Church Street is unclassified; and

» Vacant land to the north of Tallygaroopna is predominantly unclassified, however in the north-east corner, there is a FO, which takes up approximately 20% of the area of interest.

5.13 Toolamba and Toolamba West

The majority of the vacant lots in Toolamba are unclassified, with the exception of the vacant parcel on the south-west corner of Wren Street and Wheelhouse Street, which is classified as LSIO.

Vacant land on the east side of Toolamba Road is generally classified as FO. Vacant land on the west side of Toolamba Road, approximately 50% is unclassified, 25% is FO and 25% is LSIO.

5.14 Congupna

Vacant land in Congupna is classified as LSIO.

5.15 Bunbartha

Vacant land in Bunbartha is classified as FO.

6 Potential Flood Prone Areas

The following areas are potentially flood prone because the majority of the vacant sites lie within a Floodway Overlay (FO) or an Urban Floodway Zone (UFZ). On this basis, areas where flooding may pose a risk are listed below:

» **Mooroopna:** south of the Midland Highway and west of Toolamba Road; east of the Echuca-Mooroopna Road situated behind the lots along Fairway Drive; east of Knight Street between Treacy Street, McKean Street and MacFarlane Road; north of Knight Street backing onto the housing at

Homewood Drive and extending west to the southern boundary at McMiken Court; south of Macisaac Road; and north of Macisaac Road;

- **Shepparton South:** west of the Goulburn Valley Highway south of River Road West (about 30% of this land may be flood prone); west of the Goulburn Valley Highway bound between River Road West and Raferty Road; east of Kerang Avenue (about 60% of this land may be flood prone); and north of Kialla Lakes Drive;
- **Shepparton North:** approximately 15% of the vacant land along Batman Avenue bound between Maculata Drive; approximately 20% of the vacant land south of Parkside Drive; and approximately 45% of the land bound between The Boulevard, Kittles Road and Wheller Road;
- **Shepparton City South:** approximately 30% of the vacant land on the east side of the Goulburn Valley Highway bound between Kennedy Road to the south and Wilmot Road to the north; and the majority of the land on the south-west corner of Wilmot Road and the Goulburn Valley Highway;
- **Tatura:** the flood maps generally had limited information for the Tatura area and further investigation is necessary to determine flood prone areas;
- **Undera:** further investigation is necessary to determine flood prone areas within and around Undera as limited information was provided on the flood maps;
- **Katandra West:** further investigation is necessary to determine flood prone areas within and around Katandra West as the area was unclassified;
- **Kialla/Kialla West and Surrounds:** approximately 30% of the vacant land on the north side of River Road, bound between the Goulburn Valley Highway and Archer Road;
- **Merrigum:** approximately 30% of the vacant land on the south side of Andrews Road; on the north side of Andrews Road, approximately 40% of the vacant land;
- **Murchison:** further investigation is necessary to determine flood prone areas within and around Murchison as the majority of the area was unclassified;
- **Shepparton East/Grahamsvale and Surrounds:** vacant land was mainly classified with a LSIO in this area;
- **Tallygaroopna:** approximately 20% of the vacant land to the north of Tallygaroopna may be flood prone;
- **Toolamba and Toolamba West:** vacant land generally on the east side of Toolamba Road;
- **Congupna:** vacant land was mainly classified with a LSIO in this area; and
- **Bunbartha:** this area appears to be flood prone.

7 Discussion and Recommendations

Areas that are flood prone could be developed residentially and engineered to reduce the flooding potential, by bringing in engineered fill to increase the height of the ground level. However, compensation for flood storage would be required. This would involve allocating additional land to be used as the flood storage and implementing engineering earthworks. There is likely to be a cost implication to a land developer.

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The downside to developing flood prone land is that it can have impacts on the surrounding community. Filling or partially blocking floodways can reallocate flood flows, which may induce increased flood levels, flow velocities and also increase the flood risk to nearby properties.

Constructing sewer services through flood prone areas could potentially cause difficulties if sewer pits/manholes are not designed at the appropriate height to ensure that if the area was flooded, that the floodwaters do not mix with the sewage.

In determining areas within and around the townships suitable for future residential development, consideration and further investigation and analysis should be undertaken to ensure that the surrounding community is not impacted.

Generally, Mooroopna lies predominantly in a flood prone area. Portions of the land within the Mooroopna West Growth area, bound between the Midland Highway to the south, the existing residential development to the east, Excelsior Road to the west and Cornish Road to the north may be suitable for future residential development.

Shepparton South lies predominantly in an area classified as LSIO, particularly to the east of the Goulburn Valley Highway. This area may be suitable for future development.

A large portion of the land northwest of Shepparton lies within an FO, so this area may not be suitable for future development.

South-west of Shepparton City South may be suitable for development, however there is limited flood potential information to the east of the existing development, looking at Shepparton City South overall.

A UFZ exists north west of Tatura and a FO exists on the east of Tatura, away from the township. Overall, Tatura has not been classified in many areas of existing development, so it is difficult to determine its suitability for future development.

It is not known how flood prone Undera and Katandra West are.

South of Kialla lies predominantly within a FO, whilst the west of Kialla may be suitable for future development as it lies within a LSIO classification.

Merrigum has a FO running eastwest through the existing township. Overall, the township is predominantly unclassified but areas within it that are classified as LSIO may be suitable for future development.

East of Murchison lies within an FO, which may not be suitable for development. The west side of the existing development is predominantly unclassified, but further west of the existing developed area lies within a LSIO classification, which may be suitable for future development.

Overall, the existing development in Grahamvale is predominantly unclassified. Directly south of the developed Grahamvale area lies an area classified as LSIO, which may be suitable for future development.

Shepparton East is predominantly unclassified, however there is an area west of the main developed area north of Mason Court, which may be suitable for development as it is classified as LSIO.

Tallygaroopna and surrounds is predominantly unclassified. To the west of the existing township, there is a LSIO and this area may be suitable for future development.

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The existing development in Toolamba and Toolamba West appears to lie within a FO. East of Toolamba West is predominantly unclassified, so it would be worth further investigation to determine its suitability for future development.

Congupna lies predominantly within a LSIO classification and may be suitable for future development.

East of Bunbartha has not been classified, however, the existing township lies within a FO and future development of this area may not be suitable.

Some areas around Shepparton have not been classified with an overlay. It would be worth further investigating the flood potential of those areas and they are listed below:

» In the Mooroopna area, the areas north of Knight Street and the other areas north and south of Macisaac Road, considering the large size of the areas of interest here;

» In the Shepparton South area, the unclassified area east of the Goulburn Valley Highway, between Bennets Road and Mitchells Road; the vacant land on the west side of Archer Road; the land divided by Channel Road; and the south-west corner of Archer Street and Wilmot Street;

» In the Shepparton North area, the area off Pine Road extending north to Hawkins Street; north of Ford Road extending north past the Barmah-Shepparton Road interchange; and the majority of the vacant land east of The Boulevard;

» In the Shepparton City South area, vacant land along Poplar Avenue between Sunbury Road and Perrivale Drive; and the large parcel of land to the south of the Midland Highway between Zurcas Lane and Doyles Road;

» In the Tatura area, on the south side of the Rushworth-Tatura Road, south of the development along Joe Ford Drive; land bound between Rushworth-Tatura Road and Hunter Street; north side of Elizabeth Street; approximately 70% of the vacant land behind Skilton Avenue; and the large vacant parcel on the south side of Pike Road, bound between Charters Street and Dhuningile Road;

» Undera;

» Katandra West;

» In the Kialla/Kialla West area, the land on the north side of River Road; and land on the west side of Doyles Road;

» In the Merrigum area, vacant land on the west side of Waverly Avenue; on the south side of Andrews Road west of the Waverly Avenue intersection;

» Tallygaroopna; and

» Toolamba and Toolamba West, west of Toolamba Road.

8 Conclusion

The analysis of the flood overlay maps has indicated that the Shepparton precinct is highly prone to flooding. The Victorian Planning Provisions have classified the Shepparton and surrounds area with overlays that pose restrictions on future development due to the risk of flooding. These overlays were presented as part of the Shepparton Mooroopna Floodplain Management Study prepared by SKM in 2002. An accompanying Project CD presented a database of flood maps of the Shepparton precinct. In review of the study and these flood maps, in conjunction with the areas of interest defined in the "Potential Expansion" and "Lot Vacancy and Subdivision Potential" maps that were provided to GHD

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from David Lock Associates, a number of areas, which may be affected by flooding and be impacted on if housing was developed on the land, have been identified.

Yours sincerely

Catherine Patullo
Project Engineer
(03) 8687 8166

Encl: ‘Potential Expansion” and “Lot Vacancy and Subdivisional Potential” maps, provided by David Lock Associates

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Capire Consulting Group Pty Ltd |
GPO Box 681, Melbourne 3001
ABN 52 125 105 660

30th November 2007

David Klingberg
Director
David Lock and Associates

Dear David,

RE: Shepparton Housing Strategy – Focus Group Notes, 17th November 2007 (Rev1)

Please find attached a set of notes and participant comments obtained at the focus group we recently held for the City of Greater Shepparton Housing Strategy. The following is a combination of direct transcripts from the focus group workbook as written by the participants along with notes recorded by us during group discussions. Some additional comments have been added to clarify the key points raised.

We have now received 3 more individual workbooks, therefore the attached should be considered a final report of the Focus and selected interviews.

I trust you will find it useful for your issue paper preparation.

Yours sincerely,

Capire Consulting Group Pty Ltd

Chris Robinson
Managing Director
Mobile: 0419 528 980
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A SNAPSHOT: FOCUS GROUP OBSERVATIONS

A snapshot of some of the key messages arising from this focus group includes the following.

1. The environment is big news, so do something!

We have a high level of awareness and interest in minimising impact on the environment and we actually don't mind having to pay more for it. We are in the middle of a region in the middle of a drought. So why isn't more being done to protect the trees, our water and our community? It is our children and grandchildren who will suffer more than us, so let's do something. Make all new houses and development best practice in energy, water and waste management and provide a local environment that has open space and a country feel. We've got plenty of sun, we have the advantage and we need to do so much more. We know each of us can do more, so can Council.

2. We want diversity but big rural houses with a country lifestyle are still our favourite

We know there is a need for a range of houses or all family types and we generally support the diverse mix of housing types across Shepparton. However, we still favour the country styled house that is solid, suited to our local environment (we really like veranda's) and has enough room inside and out, to move. Not everyone can afford this however. It is unclear why housing is so far beyond the reach for many, but we suspect, that the younger generations expect too much too soon and money was almost free. There might not be enough land and it is possible that the red tape is holding too many projects up. Taxes and charges are definitely too high, but we probably have that view on most issues.

3. Rural townships

Our rural towns are special places but we will consider new development in them if they are well serviced and that doesn't change their character. We'll give you no promises, but we need to think broader than just having new bland suburbs on the fringe of Shepparton. We're used to driving long distances to get places, but that is changing slowly and we're buying smaller cars.

4. New communities

Our next house doesn't really need to be located right next to shops, community facilities or public transport but we can see how it will assist others who need these services. We will however demand a safe and secure neighbourhood and will look for confidence in a trusted builder or developer. The environmental initiatives in new estates will be a key consideration for us as will the provision of quality well maintained open space and natural landscapes. We are in the country and don't want to forget that. In fact we are looking for diverse neighbours (as long as we are safe and secure) and having "people like us" is far from a central thought. Lack of local public transport won't stop us buying, but it will make for a better place.

5. New development

We're interested in participating in developing a new housing strategy for Shepparton and we'll look carefully as to how our ideas are included. New development needs to be included as part of a wider community and environment strategy, not just a way to promote a developers project.

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Reading this report

Unless otherwise stated, any quotations or text written in *italics* in this report is a direct report of a participant. They have been collated and recorded through written material generated during the discussion and through the workbook.

It is possible that errors may have occurred in the transcript process. This would have principally occurred due to interpretation or legibility of notes made by participants. All care has been taken by the consultant during the transcription process, but unfortunately, we cannot guarantee the accuracy of all notes.

Method limitations

The identification and recruitment of suitable participants for focus groups is an imperfect science. Local "consultation fatigue", overall levels of interest (or disinterest) in the topic and any number of local issues are regular limitations to obtaining a broad community sample for any target audience.

Despite our efforts to obtain additional participants, there was insufficient interest to host more than one focus group. Notwithstanding this, it is our view that participants attending this focus group represented a fair reflection of many of the values and opinions of the target group – particularly the "'Traditional" and "Conventional Family" life segments.

Views representing culturally or linguistically diverse communities, low income, marginalised or at risk communities have not been specifically canvassed through this focus group. Additional discussions with these groups would be recommended.

In addition, bias and self-promotion is a common issue associated with focus groups that are exploring local development potential. The potential for personal financial / investment interests to influence the group discussion is noted. Three out of the 17 participated declared an interest in developing land. Accordingly these are considered in this write up.

Report disclaimer

This document has been produced by Capire Consulting Group for David Lock and Associates for the purposes of informing the City of Greater Shepparton Housing Strategy. It draws on lifestyle segmentation analysis provided by Roy Morgan Research; Capire Consulting Group's independent field work and desktop research; and direct engagement with community members of Shepparton.

The analysis, conclusions and interpretations are the work of Capire Consulting Group unless otherwise referenced. All reasonable endeavours have been made to ensure that the contents of this report are factually correct, however Capire Consulting Group does not accept responsibility for the accuracy and completeness of the contents and shall not be liable for any loss or damage that may be occasioned directly or indirectly through the use of or reliance on the contents herein. The information presented in this report should not be solely relied on when making commercial decisions.

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Focus Group Time / date / location

The focus group and subsequent interviews were held on 10am - 11.30am, Saturday 17th November 2007 at the Goulburn Valley Hotel, Shepparton. Individual discussions and interviews were also held at "Aquamoves", Shepparton's recreation centre, on the afternoon of Saturday 17th November 2007. Completed workbooks were received from 3 additional participants who were referred from original participants.

Focus Group method statement

Focus groups are in-depth interviews with a small number of selected people brought together to discuss a relevant topic. They are not designed to be a statistically relevant sample of the population; however they will explore values, opinion and preferences of targeted lifestyle groups and provide further insights into a certain problem, project or concept.

Target audiences

Analysis of 261 individual surveys and interviews undertaken between July 2005 and June 2007 by Roy Morgan reserach suggests that the community within Greater Shepparton is premominatly represented by 'Traditional Family Life' (22.9%), 'Conventional Family Life' (15.5%) and 'Visable Achievement' (14.8%) lifestyle and value segments. Both the *Traditional* and *Conventional* segments are higher than the Victorian state average. These groups became the target for the Shepparton Housing Strategy focus group. Additional background to these lifestyle and value segments is provided in Attachment 2.

ROY MORGAN VALUES SEGMENTS		
	Shepparton	**Victoria**
	% of total pop'n	*% of total pop'n*
Traditional Family Life	22.9%	19.5%
Conventional Family Life	15.5%	10.3%
Visible Achievement	14.8%	17.7%
'Look At Me'	12.2%	10.9%
'Socially Aware'	11.3%	15.9%
'Young Optimism'	7.2%	8.6%
'Real Conservatism'	5.9%	4.9%
'Basic Needs'	4.3%	2.6%
'Something Better'	3.3%	5.7%
'Fairer Deal'	2.5%	3.9%

Source: Adapted from Roy Morgan Research, Single Source Data July 2005 to July 2007 by Capire Consulting, 2007

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Recruitment for the Focus Group

The following techniques were used to recruit participants who represented the *Traditional* and *Conventional Family Life* and the *Visible Achievement* segments:

- Distribution of recruitment flyers to Shepparton RSL, South Shepparton Community House (see Attachment 1);
- Personal discussions with local real estate agents;
- General request and invite issued to attendees at a Community Forum on 31st October;
- Discussion of topic Apex club and Shepparton Rotary Club; and
- Referrals from early participant's registrants.

Incentives valued at $50 were provided to all participants and included a choice of a meal at the Eastbank Cafe or a general voucher at Aquamoves, Shepparton's Aquatic centre. All participants were initially screened by telephone to maximise chances they reflected the target audience and were personally informed of the date, venue expectations and intent of the focus groups. All participants were clearly advised that the session was voluntary.

Focus Group Agenda

10.00 am - Welcome

- Overview of the focus group process and background to the Housing Strategy
- General discussion about housing
- Facilitated discussion using the workbook as a prompt

11.30 am - Close

The facilitators for the focus group were Chris Robinson and Vanessa Peters, Capire Consulting Group Pty Ltd.

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Group Discussion: “What is the future of housing in Shepparton?”

The following is a summary of the key points raised by participants during open discussion around housing in Shepparton. As each section of the workbook was introduced participants had the opportunity to discuss and respond to each other’s comments and experiences of housing before privately completing their workbook (see Attachment 2).

1. Profile of Focus Group participants

The 14 Focus Group participants comprised:

	Age	Gender	Family status	Occupation	Housing status
1	**62**	f	2 Adults	Retired farmer	Own
2	**66**	m	2 Adults	Retired farmer	Own
3	**47**	m	2 Adults, 2 Children	Orchardist	Own
4	**67**	f	2 Adults	Retired nurse	Own
5	**58**	f	2 Adults	Farmer	Own
6	**64**	m	2 Adults	Farmer	Own
7	**51**	m	2 Adults	Office Manager	Own
8	**70**	m	2 Adults	Retired scientist	Own
9	**54**	m	2 Adults	Family therapist, youth work	Buying
10	**53**	f	2 Adults, Child at uni in Melb	Part Time Teacher	Buying
11	**32**	f	Single Adult	Instructor for disable	Own
12	**33**	f	1 Adult 2 Children(6,10)	Sorter	Renting
13	**29**	f	Single Adult	Childcare & receptionist	Renting
14	**60**	f	1 Adult, 2 Grandchildren with custody	Retired teacher	Own
15	**65**	f	2 Adults	Retired Secretary	Own
16	**55**	m	2 Adults	Retired Manager	Own
17	**24**	f	2 Adults	Teacher	Own

2. Housing styles for Shepparton

When asked what type of housing or features they find desirable the majority of participants answered:

- Solid country styled homes with 'character';
- Blocks that are large enough for children to play on and house a garden shed;
- Blocks that are not too close together (degree of privacy and space);
- Low maintenance gardens; and
- Diverse housing for different generations.

"....I love large verandas and space for the children but what a 19 year old can afford is very different".

Some opinions on housing styles in Shepparton

During the focus group or separate interviews, participants were asked to "score" their response to a series of statements on a five point scale. The statements and the scoring scale are illustrated below.

Average score	*The style of housing I like the most is....*
4.4	***Country Homestead*** or large rural houses with a country look and feel with big verandas and sheds.
4.0	***No Fuss*** simpler, solid accommodation that is affordable, functional and serves its purpose.
3.4	***Resort Styled*** shared housing or assisted living in estates for retirees
2.5	***Slick City Style*** styled houses with modern architecture and vouge fittings.
1.6	***Groovy*** or funky apartments or multi level living in the city, smaller in size but full of designer attitude.

Scoring Scale used by participants

5	Strongly Agree
4	Agree
3	Neutral
2	Disagree
1	Strongly Disagree

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Ideas and comments on Housing Styles:

The following comments are a direct transcript from the participant's workbook entries.[2]

(i) Diversity in housing styles is important

- *With our cultural diversity and mix of ages, there is need for a mix of houses;*
- *Due to our multi cultural and diversity, we need a variety of homes - However there needs to be room for the children to move and play around home, rather than go to a park down the street;*
- *Diversity of styles, and affordable renting options for families and young people; and*
- *What about student accommodation?*
- *To nominate one single type of housing would not be possible because of the variety of socio-economic groups of people. There are the "yuppies" who like to keep up with the "Joneses" and there are the modest family oriented people who favour the uncomplicated lifestyle;*
- *I don't like the multi level living idea, but I agree that probably more resort styled living is required for the elderly due to the aging population; and*
- *Because of the many groups such as aged, ethnic, incomes, poor, varying sized families, personal preferences etc there needs to be a great variety of households in Shepparton.*
- *My aim is to buy a homestead on a few acres (24 year old)*

(ii) We prefer them country styled

- *I like them modern and comfortable;*
- *Houses should be easy maintenance, low gardens, large blocks for children and storage space;*
- *They need to be solid;*
- *Housing needs to be diverse, solid, affordable and on good sized blocks; and*
- *Diversity of housing types taking into consideration – good solid housing, veranda's, larger blocks and ability to see our environment (not just the back fence).*
- *Country Homesteads are OK for out of town living, but not in Shep.*

(iii) Make all houses suitable for our climate.

- *It is very hot in Shepparton;*
- *We need cool homes with higher ceilings and veranda's; and*
- *They need to be energy efficient and low maintenance gardens and buildings.*

[2] Minor grammatical and editorial changes have been made to assist in reading. The headings are the invention of the authors.

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3. Housing affordability

Participants were asked to comment on housing affordability in Shepparton. The discussion covered a number of issues though the main points were;

- Young people are under pressure to extend themselves early;
- Young people are starting out with too much – what about purchasing a solid house and adding to suit need?
- Council should publicise and develop areas outside of Shepparton – as long as the infrastructure has been provided;
- Cost of land and stamp duty is rising rapidly;
- First Home Owners Grant just covers the stamp duty; and
- Consensus that there is a good mix of housing in Shepparton however, location and expectations must be managed.

"It's the general greed of the Baby Boomers that is causing the affordability crisis and the government has just pandered to us by giving us negative gearing. The government should have been spending this bribe on health and education instead."

60yr old self defined 'intergenerational parent'

"Too many young people are committing themselves, which is fine if you have capital appreciation, but it must be viable".

"The people selling the homes are not the people giving out the loans", and "Housing affordability is also linked to investors who are purchasing property with higher rental returns. What does this do to the market? It forces rental prices up for low income earners".

Some opinions on affordability

During the focus group or separate interviews, participants were asked to "score" their response to a series of statements on a five point scale. The statements and the scoring scale are illustrated below.

Average score	Statements about housing affordability
4.5	*"People expect too much and extend themselves too early"*
4.4	*"Government taxes and charges are too high"*
3.5	*"Councils are holding up developments"*
3.3	*"Builders and developers are making too much profit"*
3.3	*"The cost of material and labour are rising fast"*
3.1	*"There is nothing really anyone local can do as the real problem is taxation, interest rates and the price of petrol"*
2.7	*"There are not enough houses on the market to buy and prices are forced up"*

Scoring Scale used by participants

5	Strongly Agree
4	Agree
3	Neutral
2	Disagree
1	Strongly Disagree

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Ideas and comments on Housing affordability:

The following comments are a direct transcript from the participant's workbook entries.[3]

a) Providing more land

- *Provide more rezoned land;*
- *Rezone more land in surrounding villages and promote more property that is appropriate to lower income families;*
- *Land made mo re affordable, council to be more helpful, not keeping people waiting;*
- *Cost of land is too high;*
- *Councils stop holding up development of land close to Shepparton town; and*
- *Give the market more choice.*

b) Reducing the price and development burden

- *Making good rentable property available for reasonable rent;*
- *Encourage first home buyers from over commitment;*
- *Lower our expectation from mansions to adequate houses - a home depends on human input;*
- *Council and Government regulations and red tape add to building costs;*
- *Government charges need to be looked at e.g. stamp duty;*
- *Educate new home buyers to buy the house that they can afford in the first place and to start saving at an early age; and that they can't have everything first up;*
- *We need to lower the interest rates and perhaps increase the first home buyers scheme (24 year old);*
- *Some young buyers today want to start off where their parents finished up – ie with all the electronic gadgetry that is available. They get themselves into debt rather than wait until they can afford it;*
- *Real estate agent and conveyance fees could possibly be reviewed and maybe give a better deal;*
- *Reduce the overall tax breaks for greed baby boomers and redistribute the same "benefits" to the whole community through health and education; and*
- *Increase first home buyers grants.*

c) Help with access to the market

- *Lower the prices;*
- *An allowance for cheaper homes to be developed in areas to enable lower income households to move into ownership without over commitment;*
- *People should start at the lower end of the market and gradually work up and not expect to start with their dream home.*
- *Local solutions should not be overlooked; and*

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- *Council rates could be reduced for the first 12 months after a new house is purchased for home owners (living in their own home) who have a healthcare card, The Council rates should be reduced – in the same way they are for those on a pension.*

4. Choosing new accommodation to buy or rent

Responses to questions regarding community and how to build new communities included;

- Quiet tree lined street;
- Easy access to other facilities and areas;
- Security;
- More functional homes;
- Environmental issues are of increasing importance - sustainability; and
- Blocks with enough space for children to play.

"Public transport is atrocious though I still don't know if I'd use it if it was there".

" ...'close' means a 20min drive in Shepparton and that means any number of small towns are close".

"There is no point having a four bedroom house if you can only fit beds in three rooms".

Some opinions on choosing a new place to live

During the focus group or separate interviews, participants were asked to "score" their response to a series of statements on a five point scale. The statements and the scoring scale are illustrated below.

Average score	Statement about choosing a new place to live
4.5	*The reputation for safety and security in the neighbourhood*
4.3	*The size of the block*
4.2	*The environmental initiatives of the estate or subdivision*
3.5	*The reputation and "brand" of the builder or developer*
3.5	*Quality and size of footpaths and roads*
3.4	*Being near to family or friends*
3.1	*Being close to community services and public transport*
2.9	*Being close to shopping centres*
2.9	*Being close to my work*
2.9	*Having "people like me" in the neighbourhood*

Scoring Scale used by participants

5	Very important to me
4	Important to me
3	Neutral
2	Somewhat Important
1	Not at all important

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Ideas and comments on creating new neighbourhoods:

The following comments are a direct transcript from the participant's workbook entries.[4]

a) Providing more space to move with a great natural environment

- *Trees, friendly and sunshine;*
- *Lots and lots of trees for shade, appearance and the environment;*
- *Public space and better trees;*
- *Something to attract people here from other areas;*
- *Well maintained, more recreation for kids and free community facilities;*
- *More community areas to build community;*
- *Area for people to walk, bit of breathing space between houses, although retired people are happy to have closer living due to lesser maintenance – I personally don't like close living;*
- *Allow open space in new housing developments; and*
- *Adequate open space, parks playgrounds and public facilities.*

b) Making neighbourhoods safe and friendly

- *Better street lighting for safety;*
- *Shepparton has many different cultures – do they mix well?;*
- *Slowing down traffic;*
- *Make sure that road alignment layout in the subdivisions is interesting but not so much that road intersections will cause accidents;*
- *Room for children to play with quiet, trees and a friendly place that is clean and tidy; and*
- *More space, larger blocks that are more affordable.*

c) Ensuring services are provided locally and in time to use

- *Services put in before people move in rather than years later;*
- *Stop the city sprawl scar that is spreading across Victoria;*
- *Make new neighbourhoods with more of a central focus; and*
- *Maybe low income earners need to have an involvement in answering these questions. A variety of estates to provide affordable with a pleasant environment.*

d) Getting transport options right

- *Why don't they have smaller buses for public transport?;*
- *Cluster housing like Canada;*
- *Make sure that new neighbourhood has adequate roadwor5k infrastructure from the estate – some are so narrow and only have one footpath*
- *Public transport to be planning in conjunction with new estates; and*

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[4] Minor grammatical and editorial changes have been made to assist in reading. The headings are the invention of the authors.

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- *Maybe public transport could be more like taxis – subsidised*

5. The environment

Environmental issues seemed to be of increasing importance to the focus group. Environment was interpreted in a number of ways including the community or social environment as well as the physical environment.

"Council needs to promote the good aspects of Shepparton if they want to attract people".

We've got plenty of sun, let's use it.

- Shepparton begun as a solar city, it should be utilising solar panels for water and energy;
- Utilise flood plains as open spaces;
- Some areas should be set aside for wetlands; and
- Home owners need to know more about the benefits of environmentally sustainable homes.

Some opinions on the environment

During the focus group or separate interviews, participants were asked to "score" their response to a series of statements on a five point scale. The statements and the scoring scale are illustrated below.

Average score	Statement about the environment
4.5	*"I would be willing to pay **up to** 5% more for a house that is more environmentally sustainable"*
4.1	*"More should be done to address climate change"*
3.9	*"I consider myself an environmentalist"*
3.3	*"I would be willing to pay **over** 5 % more for a house that is more environmentally sustainable"*
3.2	*"I have done all I can to minimise my impact on the environment"*
3.0	*"I would expect to pay **no more** for a house that is more environmentally sustainable"*
2.1	*"Council is doing enough about the environment"*
1.9	*"The Shepparton floodplains could be built on if done carefully"*

Scoring Scale used by participants

5	Strongly Agree
4	Agree
3	Neutral
2	Disagree
1	Strongly Disagree

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Ideas and comments on the environment:

The following comments are a direct transcript from the participant's workbook entries. Minor grammatical and editorial changes have been made to assist in reading. The headings are the invention of the authors.

a) Mandating that all new houses and developments are "green"

- *Planning all homes with environmentally sensitive features;*
- *A lot more can be done at no cost, but I am prepared to pay more for what is needed;*
- *Rainwater tanks should be compulsory (maybe subsidised by Government) as this is our future;*
- *Planning new estates with open space for children and planning the whole are enhancing the floodplains with planting of native forest;*
- *Use open space as environment areas and stop water leaving the district and farms from being subdivided;*
- *Council needs a law that you have to have permission (and a good reason) to cut down trees; and*
- *Initiatives will cost money, but we have no long term local strategies in place.*

b) Manage our water more sustainably

- *Stop water trading outside the district;*
- *Use appropriate trees (drought tolerant) planted in huge numbers;*
- *Energy and water efficient gardens; and*
- *Use alternative water technologies.*

c) Use our natural solar advantages

- *Shepparton should look more to promoting "solar City" as they tried years ago;*
- *Consideration of solar power utilisation;*
- *Solar for power, hot water and lighting then house design;*
- *Go back to promoting solar energy the "Solar City"; and*
- *Make public more aware of doing it.*

d) Change all of our behaviour

- *People should respect the environment, but i don't know how you get everyone to do this – there seems to enough education, literature etc but they still ignore it;*
- *Public education required – recycling and reusing water;*
- *More weekend transport (public);*
- *Grants for schools et6c to educate children who are out future;*
- *More incentives for environmental practice;*
- *Education – Unfortunately there are those in the community who seem to be hell bent on not wanting to place rubbish in bins. Legislation is in place for litterbugs but the resources are not available to police. It is a sad indictment on some selfish and thoughless members of our community. Perhaps constant education and heavier penalties.*
- *We need to be consistent and everyone do their bit – we can't have the option of "opting out"; and*

Better road networks.

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6. Shepparton in 2030: Development Strategies

The final key points that participants made for the future of housing in Shepparton included;

- Promote new 'villages' close to each other;
- Require green belts;
- Need for retirement villages; and
- Provide infrastructure first.

Some opinions about various development strategies

During the focus group or separate interviews, participants were asked to "score" their response to a series of statements on a five point scale. The statements and the scoring scale are illustrated below.

Average score	Statement about Shepparton development strategies
4.4	*"All new developments should be best practice in energy, water and waste management even if it adds to the price"*
3.2	*"Promote the majority of new development in rural towns and provide them public transport links instead of new development around Shepparton"*
2.8	*"The construction of New Towns outside existing urban areas should be considered rather than expanding existing areas"*
2.6	*"All new development should be within 10min walk of local shops, public transport and community services"*
2.4	*"Stop residential development beyond existing boundaries and focus new housing in higher density areas close to town"*
2.2	*"Increase residential densities in new developments and encourage more two and three storey townhouses"*

Scoring Scale used by participants

5	Strongly Agree
4	Agree
3	Neutral
2	Disagree
1	Strongly Disagree

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Ideas and comments on future development strategies:

The following comments are a direct transcript from the participant's workbook entries.[5]

a) Rural townships might be developed with care

- *Rural towns have a unique character and shouldn't be ruined, but still looked at as places for development;*
- *More development in country villages;*
- *More development in rural towns – for retirement villages for farm people;*
- *Promote with services, small rural farms within commuting distance;*
- *Look at east of Shepparton for new development sites;*
- *Upgrading needs for outlying towns (e.g. sewer systems);*
- *Limit rural subdivisions; and*
- *Make a barrier between new developments and rural areas.*

b) A big focus on the environment is required

- *New Shepparton will be an eco-friendly place with cheap and non-polluting lifestyle;*
- *Plant more trees;*
- *Sustainable actions put into place for all new houses that are being built;*
- *Design standards must consider environmental and energy best practice;*
- *Consider the environment; and*
- *Oppose water trading.*

c) Build better and diverse communities from the start

- *Community spirit and environmentally friendly life;*
- *Cheap government areas should be safer, better located and still affordable;*
- *We need to keep an eye on rough areas with police and security. Many areas simply not seen as safe;*
- *We need different types of housing to meet all ages and cultures;*
- *More open space for recreational activities; and*
- *All new development should have to do a presentation to Council stating the advantages of their development.*

d) Getting the services right

- *All new development should have services of all sorts built in; and*
- *Services available in new developments in the early stages, not later when people have become used to making other arrangements.*

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e) Create diverse activity centres

- *Existing larger blocks should not be allowed to be subdivided;*
- *Don't create ghetto type accommodation which can lead to vandalism and anti-social behaviour;*
- *More higher density close to main shopping centres;*
- *Stop developers building 2-3 units on existing larger blocks in established suburbs;*
- *If 2-3 storey homes were to be built in close to Shepparton, then parking will be a problem; and*
- *Community transport to shops and community services in new developments.*

f) Ensure some new development is affordable

- *Provide low-interest low-cost loans for genuine strugglers;*
- *We need affordable rental stock for diverse needs – not too upmarket;*
- *We need to make buying and renting made cheaper;*
- *More affordable and increase the rental stock;*
- *Set up and organisation to assist, guide and help homebuyers who have no idea about what they are doing;*
- *Put pressure on Government to lower interest rates*
- *Provide financial advice to those people in the lower socio economic group*
- *Development of more social housing;*
- *More houses affordable and available for younger home buyers;*
- *Look at affordable housing from younger peoples perspective;*
- *Lets utilise empty building and building space; and*
- *More tax rebate for people investing in rental property.*

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Appendix 1: Target Participants, Recruitment Flyer

Get rewarded to talk about the future of Shepparton!

We are looking to **recruit 30 people** to participate three Focus Groups for the long term planning for Shepparton. As part of the Greater Shepparton Housing Strategy, these meetings will be held in Shepparton on **Saturday 17th of November, 2007.**

Each Focus Group will comprise a confidential, friendly and informal meeting of 1 ½ hours at a central Shepparton venue. We want to hear your honest views on new housing, city development, housing affordability and new community's needs.

WE ARE LOOKING TO RECRUIT.

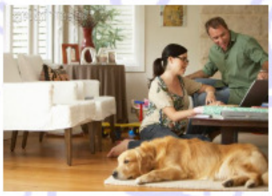
We are looking to recruit people who could represent each of the following groups:

GROUP #1 (10 PEOPLE REQUIRED)

- You are over 55 years old with an extended family or perhaps an "empty nester".
- You love spoiling your grandchildren and the home you own is adorned with photos of the family.
- You enjoy watching educational styled TV programs and listen to Radio National or Local ABC.
- You might be considering a new house or apartment within the next 5-10 years.

GROUP #2 (10 PEOPLE REQUIRED)

- You are living the great Australian dream of owning your own home and driving a good, solid car.
- You are the family taxi service ferrying your 2-4 children to football, netball and then to their friends places or the next school concert or play date.
- Are you concerned about your mortgage repayments and the safety of your children or job.
- You seek value for money in your purchases, selecting a mixture brands.



GROUP#3 (10 PEOPLE REQUIRED)

- You are successful and confident in your chosen profession work for financial reward and job stimulation - but do not brag about your wealth or possessions. You may or may not have children.
- You are individualistic though practical and efficient in your approach to getting things done – you might be a small business owner or successful investor.
- You are interested in public affairs and the economic and political environment of your family and work situations. You are likely to watch Lateline or The Chasers, take overseas holidays and eat "slow food".

GET PAID ON THE DAY

Each participant can chose from either a meal for two at **Eastbank Café** or a visit pass to Shepparton's famous **"Aquamoves"** – each to the value of $50. To ensure that we get a balanced view we ask that only one family member participate.

CONTACT US

If you think that you represent one of the above categories and would like to register your interest, please contact us:

Vanessa (M) 0404 417 947 or Email info@capire.com.au

www.capire.com.au | info@capire.com.au

Appendix 2: Roy Morgan Lifestyle Segments

Roy Morgan Values Segments*TM let you find out how people think, their aspirations, self-images, behaviour and more.

Competitive organisations today are facing increasingly complex and sophisticated marketplaces. Both local and overseas markets are becoming more diverse and fragmented. Audiences are narrower in focus and more demanding of targeted information. People only hear what fits their perception of their micro-futures and tune out the hundreds of mass marketing efforts that do not address their goals in life.

In the past it was possible to identify the target audience in terms of birthplace, age, education and income. Consumer markets could also be targeted on the basis of prior purchase behaviour. If it was bought last time, "brand loyalty" was assumed as the basis for future consumption patterns.

With increasing education, income and social mobility comes an increasing degree of individualisation, a reduced acceptance of corporate values, increasing search for diversity, difference and personal development. Market behaviour becomes an opportunity for personal expression, exploration and excitement. These forces conspire to make the task for marketing and corporate planners almost impossible with old instruments.

Demographic analysis of research data can answer to *who is doing what*. Psychographic analysis can provide information on *why* individuals are behaving in this way by adding attitudes and other descriptive viewpoints.

But we need to use a broader model of group behaviour yet if we are to understand some of the most important questions that relate to buying decisions:

- What would change a no decision into a yes or vice versa?
- What factors influence and predict the behaviours?
- What would happen if the marketing approach to one of these factors was changed?

Obviously outcomes to these questions will vary according to many factors. It's very easy to see that such things as age, income, socioeconomic status, the presence of children, whether we live in the country or city, can and do affect our viewpoints. But none of these explain the way people living in the same street with similar incomes, etc. still view the world differently, have different attitudes to life, purchase different things, watch different programs on TV or are more or less involved with things like the Internet.

What are Roy Morgan Values Segments?

Work has been carried out for more than 15 years at Roy Morgan Research to gaining a better understanding of what are the prime motivations of choice and change. This work was pioneered by Colin Benjamin of the Horizons Network and Michele Levine, CEO of Roy Morgan Research, and builds on studies done elsewhere in the world including cross-cultural studies by Geert Hofstede. It has been tested and found robust internationally, as well as in Australia.

From six dimensions the data is able to develop ten mindset segments of the Australian population based on the deeper drivers of choice and change - their values and fundamental ways of approaching the world. This has the

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added benefit, because it derives from the Single Source database, that we can profile the things they do, the brands they choose, the media they consume.

These are called the Roy Morgan Values Segments and unlike other segmentations derived mainly by statistical techniques, they begin with a theoretical foundation. There are four human social dimensions (*Individualism, Life Satisfaction, Conservatism and Innovation*) and two dimensions that ground the Values Segments in marketplace reality (*Quality Expectations and Price Expectations*). These six dimensions form the vertical and horizontal axes of a multi-dimensional "Values Cross."

The **Roy Morgan Value Segments**™* model can be analysed and used in two different ways - to examine the responses of individual segments (a place on the map) or to examine the whole map and the way in which the interrelationship of issues has an impact on people saying yes or no.

The **Roy Morgan Value Segments**™ comprise the following:

- Basic Needs
- A Fairer Deal
- Traditional Family Life
- Conventional Family Life
- Look at Me
- Something Better
- Real Conservatism
- Young Optimism
- Visible Achievement
- Socially Aware

Each Value Segment is described in more detail below.

A) BASIC NEEDS

Basic Needs© refers to a pattern of responses offered by respondents who are focussed on "getting by" on a day to day basis. They are often in their "twilight years", retired, pensioners and people on social security.

To many it appears as if they have given up on life, however this segment is generally happy and contented with what they have. They are not looking for more and enjoy watching the world go by but feeling a part of it as it does. They have that sense of wisdom and happiness which comes with grey hair

The **Basic Needs**© segment has a strong sense of community and are often involved with programmes such as Safety House and Neighbourhood Watch, also partly because of their desire for order and security in their environment. They promote a strong Christian ethic as basic values and are more likely to be regular church attendees.

This segment tends to be heavy consumers of free media, suburban newspapers, television, and radio. Longer running and more conservative television programmes tend to predominate with this segment including The Bill, Australian Story, Wheel Of Fortune & McLeod's Daughters; they're also heavy watchers of daytime soap operas, The Bold & The Beautiful and The Young & the Restless. Being keen viewers of documentary and news programmes, such as the 7:30 Report, Today Tonight, Stateline and 60 Minutes reflects their interest in keeping track with what is going on around them. Their radio listening tastes tend to revolve around Racing Radio and NewsTalk.

B) A FAIRER DEAL

A Fairer Deal© refers to the pattern of responses offered by respondents who are the most likely to feel they get a raw deal out of life. Pessimistic, cynical and often struggling financially, they think everyone gets all the fun and they miss out. It can relate to a belief that life has treated them unfairly and anger, disillusionment and hostility can build until it manifests in violence or self destructive behaviour.

They want to get back at the system which has treated them unfairly, looking for loopholes, rorts or other ways of bucking the established order. They often feel that the world is coming apart at the seams. **A Fairer Deal©** often see escape, either with their mates and a beer or the TV, as the only way to deal with their frustration and anger.

Within this segment there is an emphasis on physical things and things they can do with their hands, perhaps as this is all they really have that they can control. They often hot up cars, they like loud motorbikes, get into martial arts; get tattoos - things which are not socially acceptable.

What they earn at work for a fair day's work is more important than the work they do. In the workplace they generally expect managers to make decisions, take responsibility and tell them what to do.

They tend to be heavy consumers of radio and television, but their newspaper and magazine readership is light. The magazines they read also tend to reflect their need to escape from their current lives and their interest in things which are physical and "hot". They enjoy reading bike and car magazines such as Street Machine, Hot 4's, Fast Fours and Live To Ride, with pornography and soft porn magazines like Playboy, Penthouse and Picture also appealing; magazines laden with the stories of ordinary folk and including countless competitions, in particular, That's Life & Take 5, also hold a strong appeal.

Television is one of this segments methods for escaping from a world which is out of control; hence they tend to be attracted to the more exciting worlds portrayed in youth orientated programmes like Home & Away, Neighbours & Charmed. There is also a heavy appetite for the Reality TV of Australian Idol & Big Brother, where average people they identify with can achieve a certain level of fame. Their comedic tastes are met by The Simpsons, Everybody Loves Raymond and also Malcolm In the Middle.

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C) TRADITIONAL FAMILY LIFE

Traditional Family Life© refers to a pattern of responses associated with the older counterparts of the Conventional Family Life© segment. The Traditional Family Life© segment are motivated by similar values in terms of security, reliability and providing better opportunities for their family. However, they are now, within Australia, generally empty-nesters or extended families.

With their children grown their focus is on re-building their relationship with one another, finding time to do all things they never could while their children were growing up. But with such a strong focus on the family, they spend a great deal of time and energy getting the family to visit them, babysitting, weekend BBQ's and buying lollies for the grandkids which their parents won't let them have.

Not liking change, old and familiar environments are important in the **Traditional Family Life©** segment . This is often reflected in a proliferation of family photographs adorning the walls of their home and a reluctance to leave the family home.

This pattern of responses tends to be associated with people who value and try to hold onto traditional family roles and structures. They mourn over divorces and broken homes, but love and support of their children drive them to accept these situations even if they don't like them.

Having more time on their hands, they are more likely to be heavy readers of the daily newspaper. They do not tend to be magazine readers although their interest in gardening leads to a high readership of Better Homes & Gardens, Gardening Australia (they are also heavier viewers of that TV programme) and Your Garden. They are also higher than average readers of older, more conservative magazines such as Woman's Day, Women's Weekly, New Idea and Auto Club magazines. Newspaper inserts of TV magazines are also popular due to their higher than average television viewing habits.

The **Traditional Family Life©** television viewing habits suggest an interest in solving problems or puzzles and keeping mentally agile, but in a safe, vicarious way. They tend to be heavy watchers of the ABC, watching programmes such as Australian Story, The Bill, Strictly Dancing & Reality Bites and information based programmes such as the News, The 7:30 Report, Stateline, 60 Mins, Four Corners and a heavy diet of documentaries.

They are one of the segments least likely to listen to commercial radio.

D) CONVENTIONAL FAMILY LIFE

Conventional Family Life © refers to the pattern of responses offered by respondents who represent the core of "middle Australia", with values centred around the significant events in their personal and family lives. It tends to relate to people seeking greater financial security, struggling to improve their basic living standards and give their families better opportunities than they had in their own childhood.

Within the **Conventional Family Life** © segment exists the great Australian dream of owning your own home in the suburbs, driving a good, solid car (a white Holden Commodore of course), having 2.5 children and going on family BBQ's on the weekend. But with this comes the worry of a mortgage, playing it safe at work so you don't risk losing your job, worrying about the safety of the children, being the family taxi service and ferrying the kids to and from T-Ball, Basketball, their friends place and making sure there are always cookies on the table when the kids bring their friends home from school.

Good, solid and reliable products are important with **Conventional Family Life** ©. Generally seeking value for money in their purchases, they select a mixture of branded, longer life and generic or store brands for everyday use. They often have to make compromises in quality due to price, but they like to know what they're buying and it's important that it will always be the same. This drives them to places like McDonalds where they always know what they'll get and they know the kids will enjoy it. This doesn't only apply to products. When they take out loans, for instance, they like to know how much they will have to pay not what the interest rate is. When faced between a choice of A and B, they will tend to choose the safest option, the one they know the most about.

A warm, friendly and caring segment, trust is important to them as is how they "feel" about a product or company. As a consequence, many of the advertisements targeted to this segment feature highly emotive visuals and jingles, particularly relating to children - who are the central focus of their life, whether they have them yet or not.

Not having a great deal of time outside of family activities and earning a living, this segment tends to be light readers of newspapers in general. An interest in the local community, however, leads to higher than average readership of suburban newspapers.

Whilst they are also light readers of magazines in total, their interest in the home and family results in higher than average readership for homemaker magazines such as Better Homes & Gardens & Super Food Ideas, parenting magazines such as Mother & Baby and major women's magazines such as Woman's Day, Women's Weekly and That's Life.

Television viewing is average. They enjoy the vicarious excitement of The Price is Right and following the contestants on Australian Idol, and the light "drama" of how other families cope in soaps such as Days of our Lives and Home & Away. ER and CSI are other popular **Conventional Family Life**© programmes, where crises are dealt with on a regular basis, middle Australian/American values are retained and daily issues are explored in depth.

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E) LOOK AT ME

Look At Me© refers to a pattern of responses associated with rebellion from the family or household. They are looking for fun and freedom away from the family, being a part of "their generation", the in-crowd of their peers. They are fashion and trend conscious, wishing to stand out from their parent's generation but are very conscious of conforming to their peer group.

Whilst this pattern of responses is more often found amongst teenagers, trying to "stand out" to seek recognition by the family for being "grown up" can occur at any time in a person's life.

Being very active socially, they prefer a party to staying at home. They like to be seen as "outrageous" and taking part in "cool" or "hip" activities. They tend not to get involved in social or political issues. Sport, leisure and fun are too important to be interfered with by longer term commitments.

The **Look At Me**© pattern of responses tends to be associated with hedonism, only living for today and often considering themselves invincible. Not considering the consequences of their actions is a common feature in this segment.

Short term thinking also features strongly in this segment, looking at getting jobs not having a career, and working for wages (9-5) not salaries which carry more responsibility. They may say they want responsibility but only to the extent that they don't want anyone looking over their shoulder and telling them what to do. They still expect the family to support them, feed them, do their laundry but definitely not clean up their room - that's private.

Money is very important to them, but not if it requires financial planning or thought for tomorrow. Money is essentially a means to an end - something you need to enjoy yourself.

Music is an important form of expression for **Look At Me**©, and a key mechanism for rebellion against the family. Consequently, music related purchases are high on their list of expenditure - stereos, CDs, and rock concerts. They are heavy viewers of music based television programmes including Rage and Video Hits, more likely to be readers of magazines such as Smash Hits and Rolling Stone and more likely to listen to Top 40 radio stations.

They are also attracted by media which reflects their peer group and generation, particularly programmes such as Home and Away, Neighbours and The O.C., and Reality TV shows like Australian Idol & Big Brother. Their reading interests in magazines are similarly self-reflective with Girlfriend, Dolly, Cleo, and Cosmopolitan etc. being among the highest read. Males tend to reflect their peer interests in cars and bikes with Hot Metal, Hot Fours and Live to Ride and in women with Playboy, Penthouse, FHM and Ralph.

F) SOMETHING BETTER

Something Better© refers to the pattern of responses associated with people wanting a bigger, better deal out of their life. They tend to be competitive, individualist and ambitious people who are seeking more out of their life. They want more than they've got, more than their parents had and more than others have - and they want it all now!.

This pattern of responses tends to be found amongst "the Jones's", who always have something better than the rest. As a consequence they may over-extend themselves financially purchasing things which will demonstrate their success to others - and cutting corners in areas where people will not notice. Having other people look up to them and consider them successful is important to the **Something Better**© segment, so they are very concerned about image - wearing the right clothes, driving the right car, living in the right area etc.

They key issue with this segment is that everything is a comparative. They can only be or have something better when it is compared to something or someone else. As a consequence they tend to be concerned about what other people are doing or thinking. When relating to products they not only want to know what others are doing but also how one product compares to another.

Sometimes considered egotistical, they are very focussed on getting what they want out of life. They are conscious of social status and mixing with the right people - networking is the name of the game. This segment is often associated with the salesforce of Australia.

They tend to be light readers of newspapers and magazines, seeking their information quicker, easier, and only what they need. The magazines they read tend to provide information on how to be better at something (Practical Parenting, Mother & Baby), what is the best product/deal available (Live to Ride, Street Machine, Two Wheels), or what other people are doing (That's Life, Take 5).

Something Better© tends to be medium to heavy in television viewing, enjoying the American style dramas such as CSI, Law and Order and CSI:Miami; and reality TV programmes such as Australian Idol, Big Brother and The Block; they also enjoy the escapism offered by the perennial Australian soaps, Neighbours and Home & Away.

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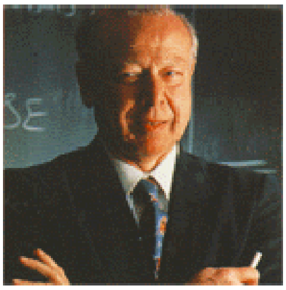
G) REAL CONSERVATISM



Real Conservatism© refers to a pattern of responses offered by respondents who are cautious about new things and ideas. Generally part of the "establishment", a central concern in this segment is maintaining a disciplined, predictable and safe society. They hold very conservative social, moral and ethical values and generally feel that things are not as good as they used to be.

They are willing to pay more for products which guarantee consistent value and quality, and are particularly attracted to older, well established brands.

Part of their conservative nature and a strong belief in the merits of saving drives them to accumulate assets. This will usually be property, antiques, art and gold - things that will hold their value. However, whilst they generally are asset rich, they are cash poor. They dislike and distrust anything new, speculative or innovative.

Growing up in the "old school" they very much believe it's not what you know but who you know. The "old school tie" is important with this segment, providing a sense of tradition and reflecting the long term, binding nature of their relationships. Marriage is for life, you work your way up in your job from office clerk to CEO, and you show loyalty to your friends, family and employer.

Believing strongly in the established order of things, this segment is often dictatorial, distant (you keep yourself to yourself), believe that children (and subordinates) should be seen and not heard, and that a woman's place is in the home.

The **Real Conservatism**© segment tends to be slightly heavier readers of newspapers, particularly Sunday and suburban due to their greater interest in their own local community. Their magazine readership tends to be medium to light, concentrating on older, established and more conservative magazines such as Woman's Day, Women's Weekly, New Idea, Readers Digest and the various Auto Club magazines.

Their commercial television viewing on the whole is average, although they are inclined to watch business and investment programmes such as Business Today; current affairs programmes such as A Current Affair and Sixty Minutes; and they're voracious watchers of News programmes. They are also interested in documentary feature style programmes such as Australian Story.

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H) YOUNG OPTIMISM

Young Optimism© refers to a pattern of responses associated with optimism and seeking to improve their prospects in life to gain a respected place in society.

Also more likely to be found amongst young people, the **Young Optimism**© segment are into image and style (not fads and fashion). They are conscious of the image they project and want to make the right one. Long term thinkers, they are busy planning careers, attending university and thinking about the future. It tends to be associated with people who want to experience all life has to offer: travel, a career, friends, family - and they are still idealistic enough to believe they can have it all.

Young Optimism© wants to try everything - bungy jumping, ski diving, white water rafting, skiing.... work hard and play hard because they still have the energy to do it. However, this motto often creates a situation where people are personally and financially disorganised, living on credit, forgetting to pay bills, forgetting to go shopping, buying take-away Chinese and then living on it for the next 3 days.

Young Optimism© are innovative and interested in technology. They can be young technocrats, surfing the internet and developing an international perspective on the world - eating international food, watching the ABC and SBS and dreaming of going to work in New York or London for a few years to further their career prospects.

Their interest in learning more and having a broader perspective makes them heavier readers of newspapers, particularly the major daily newspapers (with a leaning towards the national and world news sections), national newspapers and weekend newspaper inserts such as Good Weekend and Sunday Life.

They are also very heavy readers of magazines, covering a wide range of titles. They read the magazines orientated towards the younger market with Rolling Stone, Cosmopolitan and Cleo. However they also read Marie Claire, Elle, Vogue, Ralph and FHM reflecting their interest in image and style; heavy readership of PC User, PC World and New Scientist reflect their interest in technology.

Their viewing habits reflect a strong interest in reality TV programmes like Australian Idol, Big Brother and Queer Eye for the Straight Guy. Programmes such as The O.C. and Neighbours are also commonly watched as well as comedies with an edge like Malcolm in the Middle and The Simpsons.

Young Optimism enjoys listening to radio for one reason. Music. This segment are heavy listeners of contemporary music stations, whether they be commercial, the Austereo network, or alternative and with a broader musical focus, like government broadcaster Triple J. Music defines and drives their radio listening habits.

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I) VISIBLE ACHIEVEMENT

Visible Achievement© refers to a pattern of responses offered by respondents who are visible success stories. They have "made it" in whatever field they are involved in and are confident in their own abilities and position.

Despite being successful they retain traditional values about home, work and society. The family is very important to this segment and place great emphasis on providing their families with a high quality environment. They work for financial reward and job stimulation.

Being highly individualistic, they do not need to prove themselves to anyone nor impress anyone. They know they are successful and so does everyone else, so there is no need to flaunt that success. They make an art of understatement. Whilst they can afford to buy the best of everything, they look for quality and value for money, not necessarily something that is expensive. In fact, those in this segment are born negotiators and are always looking for a deal.

They are very practical and realistic, looking at the most efficient and effective way of doing things. And getting things done is a key feature of this segment.

Because they do not feel the need to impress others, they have no concern with shopping at the likes of Target, Factory direct or even designer seconds. If they feel they can get good quality at a good price they do not see the reason to waste money.

This segment tends to be associated with people who feel in full control of their lives and take a direct interest in public affairs and the economic and political environment of their family and work situations.

They are heavy readers of newspapers, particularly national newspapers. They also tend to be heavier than average readers of magazines, particularly business and finance related magazines such as BRW, Personal Investment, Money Magazine and Bulletin. Due to their frequent flying they are keen readers of Qantas - The Australian Way.

Considering work and family time as being more important, they are only light viewers of commercial television. Aside from television programmes reflecting their magazine reading habits such as Business Sunday and the News, they also enjoy watching lifestyle programmes such as The Block, Backyard Blitz & Location Location. Their commercial radio listening is similarly light, tending towards stations playing "Gold7" and "NewsTalk".

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J) SOCIALLY AWARE

Socially Aware © refers to a pattern of responses offered by people who are community minded and socially active. Information vacuum cleaners, this segment are always searching for something new and different and new things to learn. They believe strongly in the concept of learning a living rather than earning a living, always seeking new opportunities for training, education and knowledge.

Given a choice between A and B, they will seek more information about their choices and consider the consequences of each choice before making a decision. They are thinkers, sometimes spending so much time thinking about the issues that they never actually get things done. This, coupled with a strong sense of social responsibility and an attraction to convincing others of their opinions results in a great deal of this segment being involved in pressure groups, and working as public servants, politicians and researchers. This segment can be idealistic, believing they can change the world or save the world if they can just get enough people to agree with them.

Whilst this pattern of responses can lead to someone being passionate in their opinions, they can equally be changeable - As Ralph Waldo Emerson said: "A foolish consistency is the hobgoblin of little minds...Speak what you think today in words as hard as cannonballs, and tomorrow speak what tomorrow thinks in hard words again, though it contradict everything you said today".

Their attraction to things which are new and innovative usually means that they are the first to take up on new products and services, often just for the excitement of having a new toy - regardless of the cost. This interest in innovation and things which different also leads to an interest in design and fashion. Their fashion sense tends to be very designer orientated, but with a tactile nature, they prefer natural fabrics.

A thirst for knowledge and information and a global focus leads to them being heavy consumers of newspapers, particularly national newspaper and major metropolitan dailies. Their interest in magazines reflects their desire for new information which is not presented in mainstream media and technology, being more likely to be readers of Business Review Weekly, New Scientist, Australian PC User and the Bulletin. Their heavy readership of national newspapers also makes them more likely to read The Australian Magazine and the Financial Review magazine as well as Good Weekend. They are also frequent flyers, reading Qantas - The Australian Way and other airline magazines.

They tend to be light consumers of commercial television, preferring the ABC and SBS, which offer a more globally focussed and more cerebral approach. They tend to be attracted to programmes which give an alternative perspective and more information on issues such as Foreign Correspondent, Four Corners, Australian Story and Enough Rope with Andrew Denton. Their taste in comedy tends to be more witty or satiric, generally preferring English comedy, though a show like Kath & Kim holds strong appeal to the **Socially Aware** ©

This segment tends to be one of the main supporters of the Arts, particularly those which are less mainstream. Their taste in music includes classical music, jazz, folk, world and other less popular, more "sophisticated" music. They are more likely to listen to ABC radio and community broadcasters who are capable of catering to their tastes and their opinions.

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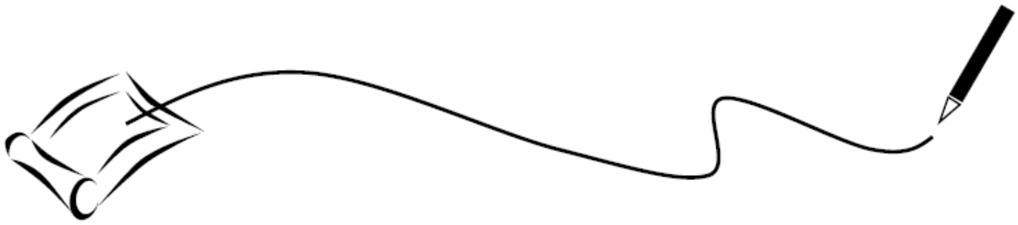
Appendix 3: Focus Group "Workbook"



Thank you for participating in this Focus Group. We are trying to understand some concerns, ideas and opportunities you might see for Housing in Shepparton.

Note
Neither your name nor your responses will be identified individually and the information collected will be used only for the purposes of broad cultural and behavioural research.

Shepparton Housing Focus Group

Name ....
(our internal use only)

Date ....

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1. About you

1. Your Age	.......years
2. Gender	☐Male ☐ Female
3. Household type	(Please describe – e.g. two adults with growth children).. ....
4. Occupation (or previous)	....
5. Housing Status	☐Own ☐ Buying ☐Renting ☐Living with parents
6. Your main news source	☐Radio ☐TV ☐National paper ☐Local paper ☐Radio ☐Internet ☐Commercial ☐ABC / SBS
7. What is your interest in housing?	☐To own and/or occupy ☐To invest ☐To develop ☐To rent
8. Select a single word that best describes your view of current housing in Shepparton.	....

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2. Housing in Shepparton

"The style of housing I like the most is ……"

Consider these descriptions.....	Strongly Disagree				Strongly Agree
1. "Country Homestead" or large rural houses with a country look and feel with big verandas and sheds.	☐	☐	☐	☐	☐
2. "Slick city" styled houses with modern architecture and vouge fittings.	☐	☐	☐	☐	☐
3. "Groovy" or funky apartments or multi level living in the city, smaller in size but full of designer attitude.	☐	☐	☐	☐	☐
4. "Resort styled" shared housing or assisted living in estates for retirees	☐	☐	☐	☐	☐
5. "No fuss", simpler, solid accommodation that is affordable, functional and serves its purpose.	☐	☐	☐	☐	☐

What sort of housing is most appropriate for Shepparton?

……
……
……

3. Housing affordability

"Houses are unaffordable now because...."

Consider these statements.....	Strongly Disagree				Strongly Agree
1. "There are not enough houses on the market to buy and prices are forced up"	☐	☐	☐	☐	☐
2. "Government taxes and charges are too high"	☐	☐	☐	☐	☐
3. "Builders and developers are making too much profit"	☐	☐	☐	☐	☐
4. "Councils are holding up developments"	☐	☐	☐	☐	☐
5. "People expect too much and extend themselves too early"	☐	☐	☐	☐	☐
6. "There is nothing really anyone local can do as the real problem is taxation, interest rates and the price of petrol"	☐	☐	☐	☐	☐
7. "The cost of material and labour are rising fast"	☐	☐	☐	☐	☐
Other?	☐	☐	☐	☐	☐

What should be done to improve house affordability?

……
……
……

4. Choosing new accommodation to buy or rent

"Important things to me when choosing a new place are… "

Consider these aspects…..	Not important at all				Very important to me
1. Being close to my work	☐	☐	☐	☐	☐
2. Being close to shopping centres	☐	☐	☐	☐	☐
3. The environmental initiatives of the estate or subdivision	☐	☐	☐	☐	☐
4. Being near to family or friends	☐	☐	☐	☐	☐
5. The size of the block	☐	☐	☐	☐	☐
6. Quality and size of footpaths and roads	☐	☐	☐	☐	☐
7. The reputation for safety and security in the neighbourhood	☐	☐	☐	☐	☐
8. Having "people like me" in the neighbourhood	☐	☐	☐	☐	☐
9. Being close to community services and public transport	☐	☐	☐	☐	☐
10. The reputation and "brand" of the builder or developer	☐	☐	☐	☐	☐

What should be done to create great new neighbourhoods?

………
………
………

5. The Environment

"The environment is important to the people of Shepparton… "

Consider these statements…..	Strongly Disagree				Strongly Agree
1. "I consider myself an environmentalist"	☐	☐	☐	☐	☐
2. "More should be done to address climate change"	☐	☐	☐	☐	☐
3. "I would be willing to pay **up to 5% more** for a house that is more environmentally sustainable"	☐	☐	☐	☐	☐
4. "I would be willing to pay **over 5 % more** for a house that is more environmentally sustainable"	☐	☐	☐	☐	☐
5. "I would expect to pay **no more** for a house that is more environmentally sustainable"	☐	☐	☐	☐	☐
6. "I have done all I can to minimise my impact on the environment"	☐	☐	☐	☐	☐
7. "The Shepparton floodplains could be built on if done carefully"	☐	☐	☐	☐	☐
8. "Council is doing enough about the environment"	☐	☐	☐	☐	☐

What should be done to conserve our environment?

………
………
………

6. Shepparton in 2030 – we need to.....

Consider these statements.....	Strongly Disagree				Strongly Agree
1. "Stop residential development beyond existing boundaries and focus new housing in higher density close to town"	☐	☐	☐	☐	☐
2. "Promote the majority of new development in rural towns and provide them public transport links instead of new development around Shepparton"	☐	☐	☐	☐	☐
3. "Increase residential densities in new developments and encourage more two and three storey townhouses"	☐	☐	☐	☐	☐
4. "Make all new development best practice in energy, water and waste management even if it adds to the price"	☐	☐	☐	☐	☐
5. "Make all new development should be within 10min walk of local shops, public transport and community services"	☐	☐	☐	☐	☐
6. "The construction of New Towns outside existing urban areas should be considered rather than expanding existing towns"	☐	☐	☐	☐	☐

What 3 things should be done for housing in Shepparton?

1. ....

2 ....

3. ....

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GREATER SHEPPARTON HOUSING STRATEGY SUBMISSIONS NOVEMBER 2008

Sub No.		Comments					Council determination
		Key issues and Challenges, Vision	Objectives, Strategies and Actions	Development Framework	Implementation	General Comments	
1	Chris Smith and Associates	N/A	• The strategies and actions for addressing housing affordability will add to the costs of development for the majority of the population. • Implementation of the Infrastructure Design Manual uniformly across the municipality undermines affordability and rural ambience within small towns.	• It is unlikely that there will be a large increase in demand for housing other than single dwellings. • No guidance is provided for the implementation of Growth Management Plans for townships. • Growth Management Plans do not adequately address the links to community facilities and neighbourhood activity nodes. • No future directions are given for residential areas directly south of the CBD which are prone to flooding. These neighbourhoods will require management due to the prohibition of redevelopment in the area - this issue should be addressed in the strategy.	N/A	The Strategy lacks local context and relativity to local attributes, such as community expectations and physical constraints.	Points are noted. * Strategies for improving affordability require further investigation, which is reflected in the amended strategy. * Strategy has been amended to provide more direction to implementation of the Growth Management Plans, in particular ruraling living. * Further work carried out in the Profile Series to identify neighbourhood walkability, constraints mapping and more local context. * Limited change areas including developed areas in Floodway Overlay will be restricted through controls of the overlay and GBCMA as a floodplain manager. Redevelopment options are expected to remain at existing densities.
2	Norville Nominees, c/o Chris Smith and Associates	N/A	N/A	**Shepparton South/ Kialla Growth Management Plan:** Land at the north-east corner of Mitchell Road and Euroa-Shepparton Road should be designated for 'Low Density, 0-5 years' (instead of Rural Living) for the following reasons: • Land to the west which has been designated for this purpose is constrained by the Floodway Overlay; • It is abutted by residential development to the north - which has not been recognised in the Growth Management Plan; • It has excellent road connectivity; • It is contiguous with the existing settlement pattern - being opposite the primary school and adjacent to the community hall.	N/A	N/A	Submission supported and changes made. Mapping for Kialla Central has been updated, including extent of flooding. Land has been identified on modified mapping as future low density.
3	Ross Dunn	Would like to see more housing/ apartments in and around the City Centre to bring life into the retail precinct.	N/A	**Supports the principles** - a wide variety of housing types is necessary. **Why is infill housing forecast only 10%?** Should be greater because current style of housing is too large and expensive, takes no account of the environment, consumes lots of land, is too car dependant and adds to congestion in the City Centre.	N/A	The focus on environmental care and human amenity is very good.	Comments noted. The emphasis on 10% infill is based on the current projections under Greater Shepparton 2030 Strategy. A number of key infill areas are subject to site constraints, in particular flooding near the central areas of Shepparton and Mooroopna.
4	Mr & Mrs Rendevski, c/o Chris Smith and Associates	N/A	N/A	**Central Shepparton Growth Management Plan:** Land at 27 & 32 Feiglin Road (South of Poplar Avenue and West of Doyles Road), Shepparton should be rezoned and released for residential development in 0-5 or 5-10 years (rather than 15+) because: • This is a recognised area to accommodate growth; and • There is a very limited supply of Residential 1 zoned land in Shepparton South East.	N/A	Concerned by the number of land parcels within Shepparton South East that have been designated for long term residential development - this is not consistent with the Development Plan and Development Contributions Plan to be commenced this year.	Submission supported and changes made. The Growth Management Plan for the Shepparton South East Corridor has been revised following discussions with developers and further consideration. More detailed work will be carried out as part of the current development of a Structure Plan and Development Contribution Plan for the corridor.

GREATER SHEPPARTON HOUSING STRATEGY SUBMISSIONS NOVEMBER 2008

Sub No.		Comments					Council determination
		Key issues and Challenges, Vision	Objectives, Strategies and Actions	Development Framework	Implementation	General Comments	
5	Kavant Nominees, c/o Chris Smith and Associates	N/A	N/A	**Shepparton South/ Kialla Growth Management Plan:** Land at 7720 Goulburn Valley Highway and 600-610 Archer Road, Kialla was rezoned to Residential 1 Zone as part of Amendment C71 to the Greater Shepparton Planning Scheme and an application for approval of a development plan for this land is with Council (DP2007-9). The development is expected to extend over 10 years. A portion of this site is affected by the Airport Environs Overlay. The Strategy does not take these factors into account - designating the land for rural living, to be released within the short to long-term. The land affected by the AEO is mistakenly designated for residential development within 0-5 years.	N/A	N/A	Submission supported and changes made. The Change and Growth Management Plans for Kialla have been amended following further consideration and discussion with submitter. Aerodrome issues have been listed as a key constraint.
6	Peter Dhillon, c/o Chris Smith and Associates Greg Ymer, c/o Chris Smith and Associates John Sangha, c/o Chris Smith and Associates	N/A	N/A	Land at 310, 325 and 350 Channel Road, Orrvale, should be considered for future residential purposes due to ongoing difficulties of farming land in such close proximity to the school. This proposal should not affect the viability of the Future Flow Number 10 Channel project.	N/A	N/A	No changes recommende for Orrvale. Whilst close to Shepparton, this area is compromised by the presence of irrigated agriculture, in particular orchards and significant investment proposed for the modernisation of the irrigation infrastructure. Farming 2 Zone (Consolidation) recommended as part of the Regional Rural Land Use Strategy.
7	Annette Ellis, c/o Chris Smith and Associates	N/A	N/A	• The Strategy does not provide any plans for development within smaller townships that do not have existing township framework plans, such as Lemnos. These towns will need to cater for organic growth by providing land for low density residential purposes. • Land at 150 Lemnos North Road, Lemnos, provides an appropriate opportunity for future low density residential development, as it is located on the northern periphery of the township, with convenient access to services and workplaces.	N/A	Strategy should provide for the development of small towns.	No change to plans recommended. The Strategy identifies the Lemnos area south of the railway line for further investigation. This will be influenced by the proposed Industrial Strategy and the future needs of the Lemnos Industiral area.
8	Malcolm Erskine, c/o Chris Smith and Associates	N/A	N/A	**Central Shepparton Growth Management Plan:** Land at 125 Rudd Road, Shepparton, is located on the northern periphery of Shepparton. This land is affected by a Public Acquisition Overlay for the future Goulburn Valley Highway Shepparton Bypass. • Following the model of the 'Bonney Heights Estate', land south of the future Bypass should be included within future growth areas, as a continuation of land to the immediate south which has been designated for residential development within 0-10 years on the Growth Management Plan. • Land to the north of the Bypass should also be considered for residential development, as it has little agricultural value and is surrounded by a TAFE campus, Reedy Swamp and a plant nursery.	N/A	N/A	No change to plans recommended. Land will be heavily influenced by Shepparton Bypass. The Council has previously resolved to undertake a study on all land that will be isolated and dissected by the road construction.
9	Pat O'Connell	N/A	N/A	**Central Shepparton Growth Management Plan:** Land at 112-116 The Boulevard, Shepparton. Should be included within a Substantial Change area to accommodate developments that will take full advantage of the shared path through the adjoining Crown land and Goulburn River.	N/A	N/A	No change recommended or required. The area won't qualify for significant change as it is not centrally located. The recommendation to include the area as an Incremental Change area will not however stop redevelopment of the site subject to the relevant planning provisions such as neighbourhood character. The submitter has been advised to continue with their proposal including discussions with planning officers.

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10	Michael Toll, Land Management Surveys (Shepparton)	▪ 'Planning for Growth' section requires more detailed statistical discussion and should mention the effects of drought, economic slowdown and the sale of irrigation water. ▪ 'Social trends' should include discussion of migrant communities and their expectations. ▪ Section on character needs to be more detailed. ▪ Factors contributing to housing cost should be discussed in more detail. ▪ More discussion required of seasonal and agricultural workers. ▪ Section on climate change is 'speculation and commentary'. ▪ Need proper discussion of sustainability.	**Detailed comments provided to each Action.** **Action A.A3:** Rezoning should occur en-mass in a strategic planning scheme amendment. **Action A.A5:** ODPs should be part of a 'large strategic planning scheme amendment'. DCPs will slow down release and development of land. **Action A.A6:** CoGS cannot modify ResCode as it is a State-wide policy. **Action A.A7:** These tools are elementary and already available. **Action A.A8:** Implies that planning authorities do not know what causes demand for land development. **Action A.A9:** Vague and meaningless. **Action A.A10:** Already a requirement. **Action B.A1:** This is a building tool - not a planning tool. **Action B.A2:** A bold but suitable move. Land surrounding Shepparton Trotting Complex needs special consideration for subdivision and rezoning. **Action B.A3:** This is unrealistic as public transport options are limited in	▪ Agree with most residential development principles, though it is not always possible to ensure residential supply meets housing demand. ▪ Opportunities for low density residential development in small towns would be welcomed. ▪ Land supply figures are logical but have not been informed by market changes over the past two years. ▪ Question the apparent demand for rural living areas. ▪ Housing change area plans need more work and proper justification. ▪ Growth Management Plans are inaccurate - some area which are already developed are shown as undeveloped and some areas which have gained planning approval for development are shown as investigation areas. These maps need to be revised.	Working group and officer not required for appropriate implementation. Timetable and delineation of responsibilities is realistic.	▪ Several aspects of report need to be reviewed and refined. ▪ Maps need to be amended to reflect logical development patterns and allow additional housing types. ▪ Strategy should cater for all small towns.	Comments noted and several changes made. * Actions have been significantly reworded and amended to be more achievable. * Growth Management Plans have been amended to correct inaccuracies and more closely related to walkability, constraints and other key factors.
11	E & M Jesser, c/o Chris Smith and Associates	N/A	N/A	**Merrigum Growth Management Plan:** Land at 770 Byrneside-Kyabram Road, Merrigum, should be designated for short-term residential growth (rather than 'future long term growth'), because: ▪ It is located adjacent to existing residential development and provides a more logical extension of the township than land to the west. ▪ It has the potential to provide a gradual transition between urban and rural uses. ▪ It is within 800 metres of social and transport infrastructure.	N/A	N/A	No change recommended. Merrigum has a large supply of zoned land for short and medium term residential growth including several current subdivision proposals. Proposal may be considered in line with flexibility proposed within the GSHS.
12	Ms Jessup, c/o Chris Smith and Associates	N/A	N/A	**Merrigum Growth Management Plan:** Several allotments in the Merrigum area which have been designated for future rural-residential purposes have already been developed. Land at 95 Merrigum-Ardmona Road, Merrigum should be designated for rural-residential development because: ▪ It is proximate to the township and is easily accessed from nearby regional centres. ▪ It can be connected to reticulated town water.	N/A	N/A	No change recommended. The land is highly constrained by flooding and not appropriate for rural living subdivision.

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13	RE & VL Rokahr	Agree with general principles. Future directions need to take into account the installation and ongoing maintenance of infrastructure. Need to minimise travel distances.	Leadership on future planning and design is important to all ratepayers.	**Tatura Growth Management Plan:** All principles sound but need to emphasise: - Minimising environmental impacts - Logical extensions of existing urban areas - Efficiency of infrastructure Land at 110 Ferguson Road, Tatura (Lots 1 and 2 LP125223) should be included within the township boundary and designated for low density residential development because: - It adjoins an existing fully developed estate and many enquiries have been received regarding its rezoning. - There is a demand for low density residential development in the locality. - The property is located on the most used thoroughfare between Tatura and Shepparton. - The site has access to town water and power. - Connection to the sewerage system is feasible. - It has access to drainage. - It is not feasible to use the site for agriculture and the options for alternative uses are limited due to its size and location.	N/A	Were not aware that the strategy was being prepared prior to 5 November 2008. First submitted a proposal for the rezoning of their land in 1986. None of the issues that then prevented the rezoning progressing now exist.	Low density land has provided for to the east of Tatura, as one of the main growth fronts. The requested change is consistent with this direction of growth.
14	Stuart & Suzie Rea, c/o Chris Smith and Associates	N/A	N/A	**Toolamba Growth Management Plan:** This plan does not recognise the potential of the Toolamba township, as identified in Amendment C69 and the GS MSS. Land at 335 Rutherford Road, Toolamba should be designated for future township development because: - The township is expected to grow with the construction of the Shepparton Bypass and dedicated freeway interchange. - Servicing has been investigated and can be achieved - the owner is prepared to fund the required rising main.	N/A	N/A	Submission supported and changes made. The mapping for Toolamba has been amended to recognise the development potential of the town and the land, in particular the possible sewerage connection.
15	Stephen Church	N/A	N/A	Does not support medium density development within established residential areas.	N/A	Does not support medium density development within established residential areas.	Medium density development is already an important part of of Shepparton's growth and is consistent with state planning policies. Change management plans will assist in the location of higher densities in the appropriate areas.
16	Allan Phillips	N/A	N/A	N/A	N/A	GSHS limits housing choice for people seeking rural lifestyle properties. 100 hectare minimum land size for subdivision is unreasonable - subdivision should be judged on merits so land with no agricultural value can be used appropriately.	This submission chiefly relates to the Rural Strategy and the interim Farming Zone controls. The GSHS aims to increase residential choices for people in and around townships and urban areas from higher density living through to more open rural living.

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17	Frank Dawson, Dawson Planning Services Pty Ltd	Some initiatives may not actually assist in the achievement of nominated outcomes. - Agree that there is an ageing population and a need for new and different forms of housing. Council needs to recognise that 'one size traditional retirement villages will not fit all'. - A more active housing sector will assist to make housing affordable.		* Amendments to the wording of the residential development principles are recommended. * Some discussion of the background to the housing change plans would be useful. Land at **Raftery Road, Kialla** has been designated as an 'established residential area'. Aerial photos demonstrate that this is not the case. It may have been this error which led to the designation of this land as a 'minimal change area'. The area should be considered for inclusion as a 'substancial change area'. Land **south of Shepparton Trotting Track complex**: Different parcels have been assigned different (seeminly arbitrary) timeframes for development on the Shepparton South/ Kialla Growth Management Plan. This land will need to be managed carefully and require sensitive landscape treatments in some areas. The client/consultant offer the opportunity to prepare an appropriate development plan for the area. Land south of Kialla known as the **'Moira Park Corridor'** should be recognised as an area of strategic significance in the Shire. Land south of the Shepparton CBD has been classified as a 'minimal change area' - this classification should be reconsidered in appreciation of the land's strategic importance.	Should be a clearer distinction between 'short term' and 'immediate'. Too many implementation actions are to be the sole responsibility of Council - suggest that the list be reviewed to give more focus on implementation of critical actions.	The strategy is too passive - a reaction to what is happening rather than what is possible. It should be more proactive.	Mapping classification for the Raftery Road area has been changed to long term urban. Rural living to be relocated to other areas including Kialla Central and other townships. The area around the Kialla Park Trotting Track has been allocated as an area of "special investigation" relating to the range of site issues that will need to be addressed before development takes place in this area such as noise, lighting etc. Rural living is the favoured density at this stage to control population density. Areas of the proposed "Moira Park Corridor" have been allocated for future development, however the southern sections are considered outside current projections for growth as well as accessibility to services and other facilities. The GSHS also encourages a range of housing types to cater for future demand. The area to the south of the CBD is affected by the Floodway Overlay which significantly limits redevelopment potential. The minimal change is the most appropriate classification for this reason, referring to the inability to increase density and site coverage. Significant changes have been made to the actions and implementation in consideration of this submission.
18	Dominic & Jennifer Monteleone	Don't agree/ not concerned with responding to climate change. Should have discussed housing affordability with local builders etc. Should allow mild housing development in flood overlay and swampy areas.	Sequencing of development needs to be a priority. Land should be developed outwards from CBD. There should not be 'pocketed' undeveloped areas.	Housing change area plans don't' show enough break-down - too broad. Development of minimal change areas could actually improve access to natural views and vistas.	Omission: need more intense breakdown of proposed residential land. Need to make application easier and more personal and 'cut red tape'.		Proposed minimal change areas have been applied to areas where environmental constraints and/or neighbourhood character are significant. Floodway Overlay remains a significant constraint for several areas close to the CBD.
19	S. Cauchi, c/o Dawson Planning Services Pty Ltd	N/A	N/A	Land at 925 Archer Road, Kialla is identified as 'developed' Rural Living Zoned land. This land has potential for further residential development, however; and a proposal for subdivision into smaller lots was submitted to Council earlier this year. The land provides an appropriate opportunity for further residential development and as such, should be identified as underutilized land in the Strategy.	N/A	N/A	Submission supported and changes made. Amendment to Kialla Growth Management Plan made to acknowledge this land as an infill site.

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20	Isobel Fairmaid	N/A	N/A	N/A	N/A	Kialla/ Shepparton South sections in **background reports** were not thoroughly researched. Why was only the Kialla West Primary School mentioned? Kialla Primary School is in Central Road next to the Kialla Hall and Fire Station. **Land Supply Profile:** How can Archer Road be	Submission supported and changes made. Background report has been amended and Kialla Central is now recognised as being an important area for rural living development near Shepparton.
21	Glen Ryan, GMR Engineering Services	Water conservation should be a high priority - the development of land with existing raw water access will facilitate the more efficient use of water through reticulation of this water for use on lawns and gardens	Action C.A3: Open space contribution of 10% will only serve as a disincentive for development and will unnecessarily drive up land prices. Already significant tracts of poorly maintained parks and reserves.	Residential development should not be prohibited on land east of Doyles Road, because: - The level of horticultural activity has significantly declined in these areas and horticulture is becoming less viable on small land holdings. - It is not sustainable to only grow Shepparton to the north and south. This pattern will reduce the efficient utilisation of infrastructure and increase travel times for commuters. Some of the land in these areas is flood prone and adjoins rivers and bushland. RLZ minimum lot sizes are 'bizarre and an appalling waste of land'. Should be based on demonstrated septic tank capability.	N/A	N/A	Changes noted. Several amendments have been made that could address some of these points. A number of areas to the east of Doyles Road however remain constrained due to industry, transport and intensive agriculture.
22	David Robertson, c/o Chris Smith and Associates	N/A	N/A	Land at 200 Channel Road, Shepparton should be designated for residential development within 10-15 years because: - It is located within the existing urban growth boundary, ODP and DCP areas. - This designation will allow the land to be developed in a timeframe to match the ODP and DCP.	N/A	N/A	Submission supported and changes made. Growth Management Plan has been amended to make this correction.
23	Michael & Sally Fitzgerald, c/o Coomes Consulting Group Pty Ltd	N/A	N/A	Land at 415 Archer Road, Shepparton has been shown as an 'established residential area' on the Shepparton South/ Kialla Surrounds Growth Management Plan. This is not accurate as the a report previously submitted to Council has indicated that this land can be subdivided into 14 fully serviced low density lots. The report accompanied a request for rezoning of the land from RLZ to LDRZ and was submitted to Council in December 2007. Discussions with Council and DPCD led to the understanding that the proposal was appropriate for the portion of the site not subject to flooding. The land should therefore be designated for low density residential purposes.	N/A	N/A	Submission supported and changes made however further investigation is required regarding flooding. The GBCMA has indicated that they would support the retentiion of low density lots in this vicinity.

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24	Lloyd Mawson, Mawco Shepparton Pty Ltd	Refer to submission from Cooomes (no. 31)					As per Submission 31
25	Lloyd Mawson, Mawquip Pty Ltd	Refer to submission from Coomes (no. 31)					As per Submission 31
26	Buzzo Family, c/o Dawson Planning Services Pty Ltd	N/A	N/A	Land at 300 Doyles Road has been designated for residential development to occur in 15+ years. This land is more suited to be developed for industrial or other non-residential uses due to its proximity to the Shepparton Marketplace and Council Depot.	N/A	N/A	Further investigation required. This land will be considered as part of both Industrial Strategy and the development of the South East Growth Corridor project.
27	Joseph Closter, c/o Dawson Planning Services Pty Ltd	N/A	N/A	Land at 355 New Dookie Road, Lemnos should be rezoned from Farming Zone to Industrial 1 Zone. This will not affect the existing residential area nearby.	N/A	N/A	Further investigation required. The broad area to the east of Doyles Road, south of Railway line, west of Central Avenue and north of Old Dookie Road has been identified as a "Special Investigation Area". Further direction will be required from Industrial Strategy prior to making a decision regarding further residential development in this area.
28	D & A White Ltd Superfund, c/o Coomes Consulting Group Pty Ltd T & J Sorraghan, c/o Coomes Consulting Group Pty Ltd	N/A	N/A	No development framework has been provided for Congupna, though analysis within the Strategy would support some growth adjacent to the village. Land at 3490 Katamatite-Shepparton Main Road is an appropriate location for rural-residential development because: - It is adjecent to the current settlement boundary of Congupna and can make use of established services and local facilities. - There is limited rural living land in the area. - This proposal accords with the principles of the GSHS and RRLUS. - Congupna has been overlooked in the development of the strategy.	N/A	N/A	Submission supported and changes made. Growth and Change Management Plans have been added for Congupna and development potential of 3490 Kat-Shepparton Road has been recognised which aligns with the framework plan in GS2030.
29	Alan Opray	N/A	N/A	**Katandra West Growth Management Plan:** - Hickey Road should be shown as the main entrance corridor to the town. - The Katandra West Recreation Reserve should be indicated within the town centre. - Significant operating farming enterprises should be protected. - Need a buffer between residential and rural land. - Walking track funded by GSCC should be shown. An area to the north-west of the township is under development; however the subdivision is unfinished and this is holding up development in the area. Request that land east of the township for which an 18 lot subdivision is proposed be given priority for future residential development.	N/A	8ha minimum lot size is not ideal - many would like to live in Katandra West but do not want to maintain large properties. Minor access roads such as crescents and courts are economically inhibiting the development of residential allotments in the township.	Submission supported and changes made to provide more direction and flexbility for density of future rural living development.
30	Fred O'Keefe, c/o Coomes Consulting Group Pty Ltd	N/A	N/A	Land at 320 Verney Road, Shepparton has been designated for residential development to be developed in 15+ years. This land should be developed in the short term because: - It is located within an existing designated growth corridor. - It is already contained within the DPO and DCPO areas. - It is fully serviceable and relatively unconstrained. - It has already been identified for short term residential development in the Greater Shepparton 2030 Strategy Plan.	N/A	N/A	Submission supported and changes made. Growth Management Plan has been amended to recognise shorter term likelihood of development in this section. Significant development is now underway in Connolly Park to the south of the corridor which also supports these amendments.
31	Mawquip Pty Ltd, c/o Coomes Consulting Group Pty Ltd	N/A	N/A	Land within the Seven Creeks, Lemon Tree, Emerald Bank and Riviera Park estates should be designated for short to medium term residential development in accordance with processes currently underway for these land holdings. Land affected by a DPO and DCPO should be zoned in accordance with identified future use to avoid approval delays and allow the development plan to control the sequencing of development.	N/A	N/A	Submission supported and changes made. Growth Management Plan has been amended to reflect this.
32	John Taylor c/o Coomes Consulting Group Pty Ltd		The proposal performs well in relation to objectives and strategies. Links to services etc already exist	Land is adjacent to Urban Growth Boundary, surrounded by rural living holdings and fragmented ownership and is thus suitable for "infill" rural living. This view supported by the RRLUS. Contains dwellings and used for fodder, however previous orchards have had to be removed. Access to River Road, and has good overall access to local schools shops and recreation. 83ha overall and could provide 20 lots. Scope for recreation on Broken River frontage and to protect floodway. Disagrees with assumptions of RRLUS that no new rural living lots are required. Existing land bank is too small. Believes that the projection of 1,640ha of rural living land is conservative, particularly in light of a more restrictive FZ under the RRLUS.	N/A	GSHS needs to be the key strategy for identifying most suitable rural living development land, and coordianted with RRLUS.	Submission supported and changes made. Growth Management Plan has been amended to recognise Kialla Central and surrounds as a key rural living area to reflect key points made in this submission. The area is very fragmented and contains a high concentration of houses, particularly on small lots.

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32	Fred O'Keefec/o Coomes Consulting Group Pty Ltd	AS ABOVE	AS ABOVE	AS ABOVE	AS ABOVE	AS ABOVE	AS ABOVE
33	Jim Vasey, c/o Coomes Consulting Group Pty Ltd			Rezoning and residential devlopment of land to the west of the GV highway, North Shepparton. Land to be identified for future Low Density Residential development with a 0 to 5 year development time frame from rural living. Area is surrounded by farming land.			Submission supported and changes made. Changes made to Growth Management Plan to reflect this. Owners have been working closely with the Council on this proposal, and this submission is consistent with most recent discussions.
33	Keiran Haynes, c/o Coomes Consulting Group Pty Ltd	AS ABOVE	AS ABOVE	AS ABOVE	AS ABOVE	AS ABOVE	AS ABOVE
34	Alan & Loretta Gawne, c/o Coomes Consulting Group Pty Ltd			Gawne property on the north west corner of MacIsaac Road and Escelsior Avenue, Mooroopna. Potentially developing this land for rural residential purposes. However current GSHS doesn't identify any Mooroopna land for rural living. This propery is the most suitable land for rural living development due to the land around Mooroopna's growth boundary being restricted for rural living with the north constrained by flooding and the proximity of the waste water treatment plant environmental buffer. The land in the south is the proposed GV freight logistics centre and impacted by the floodway overlay. Site is only marginally affected by 1 in 100 year flood event of the Goulburn River.			No changes recommended. Development on the land would encroach into the Ardmona irrigation area. The Mooroopna West Corridor will also provide for significant residential growth in the foreseeable future on this side of Mooroopna.

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35	Tony &Yvonne Cocomazzo, c/o Onley Graeme Norman, c/o Onley Consulting Domenic Demaio, c/o Onley Consulting Peter & Glennys Howell, c/o Onley Consulting Kiyan Redif, c/o Onley Consulting John Read, c/o Onley Consulting Joe Monteleone, c/o Onley Consulting Dominic & Jennifer Monteleone, c/o Onley Consulting Noel Pattison, c/o Onley Consulting Max Govers, c/o Onley Consulting David Farrar, c/o Onley Consulting Carl & Garry de Whys, c/o Onley Consulting J F Baker, c/o Onley Consulting Warren Newbound, c/o Onley Consulting Wendy & Graham McKenzie, c/o Onley Consulting Kim Vallance, c/o Onley Consulting Maree & Ray McKenna, c/o Onley Consulting Mick & Lyn Fazzolari, c/o Onley Consulting G & S Mammone, c/o Onley Consulting Ernesto Fantini, c/o Onley Consulting Camille Kelly, c/o Onley Consulting Sally Fitzgerald, c/o Onley Consulting John Fairley, c/o Onley Consulting John Holder, c/o Onley Consulting Todd Durnthaler, c/o Onley Consulting Karl Neuwirth, c/o Onley Consulting	N/A	N/A	Representing a large group of landholders in south east of Shepparton. The Dev't framework should be amended to include the area as being suitable to multi density and comprehensively planned development that incorporates natural features, flooding and drainage functions. The area needs a Master Development Plan, new flood modelling refelcting works that have been carried out over many years. Initial planning could occur within the next five years, with development commencing in 5-10 years. GSHS should recognise that it is a logical flow on from Kialla Lakes development. The site with it location and physical characteristics could provide a different range of housing tto what the current market offers and therefore won't significantly change the demand for other housing product. Failure to allow this area to develop will only encourage the land to be leapfrogged by other development - a lost opportunity and not orderly planning.	N/A		Submission supported and changes made. The Change and Growth Management Plans have been amended to identify the area as a future residential area due to the proximity to Kialla Lakes. Flooding is a significant issue in the area and the GSHS cannot make determination on extent of flooding. GBCMA supports lower densities for the land to the north of this area.

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36	Kristie Mitchell, Undera Community Group	Doesn't think vision is clear. Including the sustainability of small towns as well as well as environmental sustainability. Page 4 notes limited amount of land avaialble for rural living outside of Shepparton - what about promoting small towns further afield?	Agree with objectives. Undera community would particularly be interested in Action DA5 on Page 32 - i.e. partnerships with local community groups to create affordability initiatives.	Particulalry agree with development principles that refer to rural lifestyle blocks contributing to small town viability.		A lot to digest but relatively understandable.	Comments noted. Potential for rural living around smaller towns has been discussed in more detail in the amended GSHS under Chapter 5.
37	Pat Moran, Community Rep	Low cost housing opportunities and solar power and water saving as important factors in future housing development. Sprawl should be avoided and urbanisation should not impact upon open areas and public open space.	Agree with objectives however important that consultation with the community continues. Good heritage protection needed for the future.	Objects to high density - Environment, open space and community feel should be protected. Comments about the stalling of the North Shepparton development at Parkside Gardens - why not return to low-interest public housing development and sales? Public transport opportunities will be important for small towns.	Continue community consultation	GSHS will be successful if carried out responsibly. There should be recognition of the important roles that community houses play - they should be incorporated into newer estate plans. Activity centres and their location should also be serious considerations. The process has been positive and inclusive to date.	* Affordability is a key principle of the GSHS and several actions are included to address this issues. * Heritage precincts and items will be included as minimum change to protect overall character and integrity. * Further work has been done in Background Profile series to ensure that community houses and other social infrastructure are accurately mapped and used to assess walkability of urban and township areas. * The GSHS establishes an implementation plan as well as a program for monitoring and review which includes ongoing consultation. * Other comments noted.
38	Chris Smith and Associates	N/A	N/A	N/A	N/A	Overview of submissions from CSA.	For information only
39	Don Bryant, c/o Chris Smith and Associates	N/A	N/A	Generally supports Dookie Plan though amendments to acknowledge site constraints would greatly improve it. Suggest the following: - Land south of railway line in sw of town should be residential; - Greater opportunities for boutique farming south of township; - Exclude quarry as it can't be developed for resdiential; - Industrial development on the northern side of town. Refers to draft Development Plan previously submitted - responded to history and natural landscapes. Township density is suitable to south and west graduating to rural residential lots. Light industrial could be extended to the north (rather than RLZ as indicated ont he plan). These changes would be consistent with key goals of Dookie and District Community Plan and will provide the flexibility required.	N/A	N/A	Submission supported and changes made. Comments noted and Growth and Change Management Plans have been changed accordingly. Further work has also been carried out on constraints mapping under Background Reports.
40	Guy Tierney, Goulburn Broken Catchment Management Authority	Strategy recognises importance of environmental assets however there is little acknowledgement of flooding.	Flooding references where relevant.	Supports Housing Change plans that restrict redevelopment in flood prone areas. Does not support change in minimum lot size for area bounded by River and Archer Road without criteria met from the Local Floodplain Development Plan - Precinct of Broken River. Housing change plans need to be reconsidered on flooding characteristics - plans attached demonstrating areas to be amended.			Submission supported and changes made. Change and Growth Management Plans have been amended accordingly. This includes better illustration of floodways and their exclusion from developable land.

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41	Bruce Gill	Agree with issues and challenges - most concerned about climate change and sustainability. Agrees that Council should take the lead - hopes this is supported. Rental accommodation should also be made to energy efficent standards.	Agrees to five objectives. Strongly supports points under section 2.7 regarding water resource use and stormwater management.	Agrees to residential development principles.		<u>Subdivision and housing choices:</u> Supports the concept of solar city subdivision, including orientation of lots etc. Future subdivisions need to adhere to principles. <u>Sustainable Housing Forum:</u> Avenue for developers, designers, Council to discuss sustainability and arrive at desirable outcomes re future house designs where only 5 or 6 star	Comments noted. GSHS will provide a basis for promoting and expanding upon issues with sustainability, adaptation to climate change etc.

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42	Vince Tassoni, c/o Coomes Consulting Group Pty Ltd	N/A	N/A	Not enough land available for convential residential and immediate rezoning. The land in McPhees Rd is accessible to transport, shops and schools and infrastructure is available - this land is instead shown as long-term growth. Two lifestyle villages in the are have taken up land for conventional residential. The land bank required has been greatly underestimated as land is also needed for drainage and flooding. An additional 221ha of land is required (using 8 lots/ha as the realistic rate). This land should be returned to short-medium term.	N/A	N/A	Submission supported and changes made. The Growth Management Plan for the Shepparton South East Corridor has been reviewed following discussions with developers and further consideration. More detailed work will be carried out as part of the current development of a Structure Plan and Development Contribution Plan.
43	Spiros Retzosc/o Coomes Consulting Group Pty Ltd V & D Zurcas Holding Pty Ltd	N/A	N/A	Land north of Poplar Ave and east of Doyles Road should be considered as short to medium term supply (rather than long-term as shown in GSHS). This new land development front is need for supply and affordability. The land is well positioned in relation to services and shops. Coomes believe that demand is outstripping supply in this corridor. This proposal is consistent with principle of the GSHS. Specific changes: - **Background Report Appendix B (Page 27)** - Ducat Reserve is shown as underutilised land. - GSHS (Page 56) - change Central Shepp Growth Plan to designate are for short-medium term. - GSHS (Page 40) - Revise future land requirement to 4914 dwellings.	N/A	N/A	The Growth Management Plan for the Shepparton South East Corridor has been reviewed following discussions with developers and further consideration. More detailed work will be carried out as part of the current development of a Structure Plan and Development Contribution Plan.
44	Ian Teunac/o Coomes Consulting Group Pty Ltd	N/A	N/A	Re Land at 480 Raftery Road, Kialla Land should be considered for either low density development or small lot RLZ. Strong environmental attributes, low flooding constraints, WMO. Classed as Special investigation Area in GS2030. Options for development are: - Low density development w/- internal roadway from Raftery Rd. - Small rural living development with 6/7 1ha lots with access to Raftery Rd. - A commercial tourist development The first two options would at least require amendments to the schedule of the RLZ. The land supply map in GSHS shows the land as and surrounding area as being developed - **mapping error needs to be changed**. The site meets the Residential Development Principles.	N/A	N/A	Submission supported and changes made. The mapping has been amended to remove the reference to the area as "developed". Growth Management Plan for Kialla has been amended to indicate future longer term growth for this area subject to further investigation.
45	Coomes Consulting Group Pty Ltd			Land in various ownership to the east of Doyles Rd and adjacent to Urban Growth Boundary - 3km from CBD. Request that land is considered for RLZ. Total area is approx 48 ha. Currently zoned FZ and growing orchards. **RRLUS** A planned response to rural living must form part of strategic response to protecting ag land. The subject land meets the principles for rural living set out under the RRLUS. Servicing is available and land is accessible to Market Place, and Shepp East and G'vale Primary Schools. **GSHS** GSHS is conservative in the provision of rural living - only allowing 19 housing starts each year. There are gaps in the research as the GSHS does not acknowledge the role that rural housing has played in meeting demand. Tightening the supply of ad hoc lots will increase the demand for planned rural living - currently people are buying larger rural living lots which is impacting upon agrciulture. The subject land also satisfies and is consistent with the principles set out under GSHS (detailed responses given). More consistency with RRLUS some recommendations conflicts with this strategy. **Irrigation** No scope for G-MW to upgrade irrigation infrastructure in the area. **Industrial potential** Industrial conflicts exist, however there are still a predominance of housing. T **Dobson Estate** The success of this estate is evidence that there is demand for rural living in this area. **Agricultural viability** Many unviabel farms in the area. **Structure Plan** Draft structure plan is provided for consideration for a mix of rural living and industrial use.			Further investigation required. Mapping has been amended to identify the land as a special investigation area. Small area of Dobson's Estate is indicated for short term growth to recognise the land can only be accessed through the estate and that development of this land is unlikely to impact on adjoining uses. Longer term consideration will however be required given the range of surrounding land uses including industrial, agricultural, cool stores and transport. The proposed Industrial Strategy will provide some significant input in regards to the current and future needs of industry in this area.

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46	Ivan and Gai Liley	N/A	N/A	Land at 5 Mitchell Road is shown on plan as "established residential" - don't agree with this as owner believes that this land can be subdivided in lots of 1ha and more. Land in this Kialla area is well serviced and likely to support the new shopping centre at the drive-in. A higher density to the current minimum subdivision size of 8ha is more sustainable - smaller lot size or LDRZ or R1Z would be more appropriate. This type of development could occur in a relatively short time frame of 5 years.	Relating to application of RLZ and minimum lot sizes.		Submission supported and changes made. The land has been shown as long term residential under the amended Growth and Change Management Plans in conjunction with Submission 17.
47	Shepparton Distilleries Pty Ltd, c/o Chris Smith and Associates			Shepp Distilleries are the owners of land located at 5795 Shepparton-Barmah Road, Shepp North since 1978. Land is currently zoned as farming, although submissions have been made to rezone the land for ligh industrial use. The GSHS draft Growth Management Plan, has identified this land and surrounds for short term rural living. Concerns are that development from this identification will have an effect on their ongoing business. Furthermore they wish for this land to be removed from the Growth Management Plan and be recognised for light industrial use.			Submission supported and change made. The residential projection for the land has been removed from the Growth and Change Management Plans. Any residential development on adjoining land will also need to acknowledge this existing use and provide appropriate buffers from this industry.
48	Coomes Consulting Group Pty Ltd			**Principles** on p.38 worded more like objectives - suggested wording changes for each of these. **Land supply** - Coomes have independently assessed lot creation in greenfield sites. Over 7 years, 237 lots have been created each year. This is consistent with the projection under GSHS though derived from a different source. That said the predicted lot yield of 12.5 lots per hectare underestimates the true lot yield for conventional residential taking into accound land needed for roads and POS (figures from research provided). Suggest 8 lots per hectare as more realistic. Strategy has a shortfall of 221ha (614ha in total required). Not enough research into Rural Living/rural resdiential. Little land has been available and there have been no planned estates for this purpose - this gap in understanding is also evident in RRLUS.		The RRLUS does provide some assistance in the location of rural living land though has erroneously suggested that there is no need for additional supply. Therefore, there is a fragmented response to this important planning challenge. There needs to be a planned supply of rural living zoned land as a strategic response to protecting ag land. Principles from RRLUS for rural living should be picked up by the GSHS.	* Further work has been done on the contraints mapping including flooding to remove this land from calculations. * General comments on the text including the principle are noted and several changes made. * Further text has been provided to provide strategic direction for rural living. * Mapping between the draft RRLUS and the draft GSHS has been amended to improve consistency.
49	Maunsell Australia			Don't agree to location of low density residential to the north east corridor. Commercial decisions have been made by the landowner to develop land with conventional/medium density housing - currently an oversight by the Council.			Submission supported and changes made. The area has been identified in the amended mapping as short to long term residential. The North East Growth Corridor will provide an important longer term growth front, particulalry when the southern and northern corridors become more developed. Feedback from the community and developers also confirms that rural living and low density development needs to be separated from resdiential corridors.
50	Orrvale Primary School c/o Chris Smith and Associates			Further to Submission 6 - letter of support from Orrvale Primary School due to problems with interface and traffic. The school is also looking to expand for additional playgrounds, preferably on adjoining land in Channel Road. The school also lack suitable land for the drop off and picking up of students.		Interested in working with landholders if subdvision and rezoning is pursued	Related to Submission 6. The area east of Doyles Road has been identified for Farming 2 Zone (Consolidation) under the Rural Land Use Strategy due to significant investment in irrigation throughout the Shepaprton East area. Discussions are being held with Education Department about the future education needs of the area including the adjacent South East Growth Corridor west of Doyles Road.
51	Chris Smith and Associates			Further to Submission 6 - Mr Scali has owned land opposite Orrvale Primary School in past 12 months known as 275 Channel Road. It is currently used for horticulture however interface issues with the school and adjacent residences. The front block of fruit trees has therefore been removed. Seeking a long term resolution to this problem.			As per Submission 6. The area east of Doyles Road has been identified for Farming 2 Zone (Consolidation) under the Rural Land Use Strategy due to significant investment in irrigation throughout the Shepaprton East area. Concerns that encouraging growth of Orrvale will only transfer interface issues to neighbouring land and will further undermine agriculture. Rural Living proposed in the area to the south of the Broken River around Kialla Central.
52	Andrew Calandro, Felthams Lawyers			Mr Calandro requests that the 3ha land he owns at 490 River Road, Kialla to be re-zoned from farming use to rural living. Unaware that this land was zoned as farming. Surrounding properties already exist as rural living rather than farming. 3ha of land isnt enough for a farming business with a large portion of the property to be used by just the construction of the driveway entrance and house.			Submission supported and changes made. The Kialla Central has been recognised as a rural living precinct as part of the amended Change and Growth Management Plans. The area is very fragmented, and contains several old rural living subdivisions, houses on small lots and a small area in the Rural Living Zone.
53	Jeremiah Johnson, Planright		Wishes to incude 7.238ha land between Congupna and Shepparton at 775 Goulburn Valley Highway in the GSHS. Title detail is Lot 2 of LP220804V.	Two thirds of the property is currently zoned as farming while the remaining third is zoned as low density residential. Wish to relocate or removed a GMW supply channel that exists in the northern boundary of the property to allow an access road to be constructed from Verney Road. Vegetation on site is minimal, propsed to create a treed buffer strip along the GV highway to seperate the farming and residential zones and to enable a sustainable environment for the area.			Submission supported and changes made. The land has access opportunities apart from Goulburn Valley Highway and is compromised for farming by the location of adjoining low density land.

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54	Jeremiah Johnson, Planright		Wishes to include a 57.43ha property at 450 Murton Road, Tatura on the south eastern corner of Tatura in the GSHS. Title details are V. 10246 F. 623 and Lot 2 of PS339448N.	Property is currently zoned as farming. 15ha of property is already included in the GSHS. Property is well suited to the high demand of acre size blocks. Intention to retain existing vegetation to maintain character of surrounding properties. Proposals to create a treed buffer strip along Murton Road to seperate farming and residential zones and to enable a sustainable environment to the area. Site is covered in flood overlays, utilisation of these overlays to create a public open space would be beneficial in creating a rural outlook of the surrounding area.			Submission party supported and appropriate changes made. The land is separated from more significant farming land by road and railway line. Some limitations in regards to the eastern part of the land and flooding contraints. This section of Murton Road is also unsealed.
55	John Laing, Goulburn Valley EnvironmentbGroup Inc	Council must show strong leadership in sections 2.6 and 2.7, as it suggests the enivronmental and ecological issues that development causes may not change.	**Action B.A5, C.A4, C.A5:** Needs to include bike lanes, it is unsafe to ride on most of the regions roads. Priority status should be lifted to immediate. **Action A.A10, B.A11 and B.A12:** Should already be occuring and not in the short term goal priority category. **Action B.A1 and B.A8:** Appear to be same thing, should be in the immeadiate category not short term. **Action B.A2:** The reduction of subdivision size from 8 to 2Ha should include care to the vegetation to ensure no destruction to the remnant eucalyptus species.	Finds it strange that Housing Change Area Plan and the Growth Management Plan maps don't include Goulburn or Broken Rivers, due to these rivers being Victoria's longest and most important river. Cat free subdivisions and the use of appropriate plants throughout the municipality would have a positive impact upon the regions biodiversity and resilience. Finds it impossilbe to access the shopping district on Benalla road on foot or bike and can only be accessed by cars.	Concerned to see Governance framework section stating that the implementation of the strategy is essential, however may not get up without external funding.	All new construction should have regard to energy consumption, ecological impacts, access to transport and services or amenity.	Further work to background maps and Change and Growth Management Plans to better reflect constraints. The GSHS provides the basis to apply existing environmental initiatives and investigate new ones.