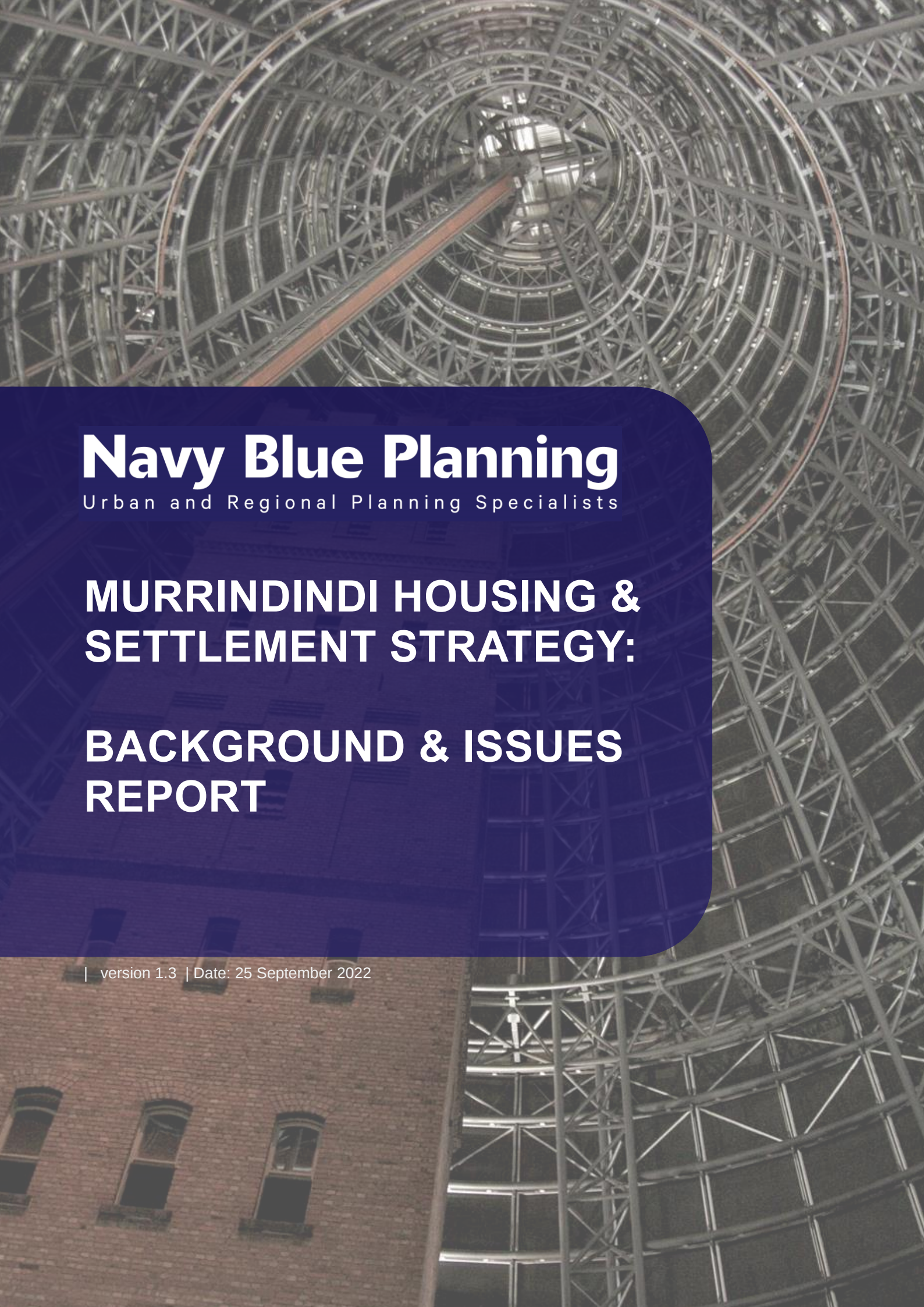




Navy Blue Planning

Urban and Regional Planning Specialists

MURRINDINDI HOUSING & SETTLEMENT STRATEGY:

BACKGROUND & ISSUES REPORT

| version 1.3 | Date: 25 September 2022

VERSION HISTORY

Prepared for:	Murrindindi Shire Council
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Contact	admin@navyblueplanning.com.au
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1 EXECUTIVE SUMMARY

1.1 Purpose

Council has commenced preparation of a Housing and Settlement Strategy (H&SS). The purpose of this report is to provide an evidence base to support the development of the Strategy.

1.2 Aim

The aim of the H&SS is to develop a clear and logical framework that will guide planning and decision-making and assist meeting future housing needs in Murrindindi to 2041 and beyond.

1.3 Emerging key issues

The following key issues have emerged through the preparation of this Background and Issues Report:

1

Relationship to previous work

This is the first study to examine Murrindindi's future housing needs at a Shire-wide level. Council's existing policies and strategic directions have been developed over many years through detailed investigation and consultative processes. They provide a solid foundation from which to build and have shaped community expectations regarding the management of Murrindindi's future growth. The Background and Issues Report provides an opportunity to distil and consider the findings of numerous plans and strategies within a single report.

2

Land Supply

Planning policy requires that Council:

- *Ensure that sufficient land is available to meet forecast demand.*
- *Plan to accommodate projected population growth over at least a 15-year period and provide clear direction on locations where growth should occur.*

Murrindindi Shire has estimated capacity within existing zoned land to deliver an additional 1,174 lots. This amount of land would meet the planning policy requirement to provide 15 years housing supply. There are however some issues which are likely to significantly limit/reduce this supply:

- Existing housing stock is estimated be exhausted by 2026.
- There is a strong reliance on zoned, but undeveloped residential land to supply new housing to accommodate future housing needs. Much of this land has remained undeveloped for a considerable period. It may be some time before this land can be developed and delivered to the market.
- The Shire has an occupancy rate of 78%. This is likely to further reduce available housing capacity.

3

Population

Murrindindi's population was estimated at 15,197 in 2021 (ABS, 2022). Murrindindi Shire has traditionally maintained relatively slow, but sustained population growth over time. Murrindindi was forecast to experience higher rates of growth (attributable to a share of Victoria's recent population boom). The onset of Covid 19 introduces a different dynamic. It is possible that regional and peri urban areas will face a number of demographic changes and growth pressures due to Covid 19. Whilst the impacts of Covid 19 continue to develop, it is noticeable that Murrindindi has experienced sharp increases in the number, and value of residential approvals over the past 12-24 months. Concerns have also been raised by members of the community through preparation of the Council Plan regarding the escalation in rents and lack of rental accommodation options in the Shire. It is strongly recommended that rates of growth are periodically reviewed by Council, particularly in light of uncertainty associated with demographic changes associated with the global pandemic.

4

Future housing needs

With an expected increase in population and ageing of the population, there is a need to define what type of housing is required to meet future needs. Planning policy recognizes the need to provide for housing choice, including a mix of dwelling types suited to changing population profiles and community expectations. The H&SS can improve housing supply and affordability by ensuring there is enough land zoned in the right places to enable additional housing to be created.

1.4 Key questions to be resolved

The next step in the project will be to develop a Housing and Settlement Strategy, inclusive of recommendations and directions to manage future growth. Key questions to address in the Housing & Settlement Strategy include:

- How much future housing will be needed, given a range of assumptions regarding future population growth, community needs and household types?
- How do we sustainably provide for future housing needs?
- How can housing choice and affordability be influenced?
- Is there a need to identify additional areas for future housing growth?
- How do we maintain Murrindindi's unique identity and character, while providing for growth?
- How should the balance between future housing development in serviced and non-serviced towns be managed?

2 INTRODUCTION

2.1 Project Purpose

Murrindindi Shire Council has commenced the preparation of a Housing and Settlement Strategy (H&SS). The H&SS will seek to analyse future housing needs and trends and develop a clear policy framework that will guide planning and decision-making and help meet future housing needs

The Housing and Settlement Strategy (H&SS) is intended to address the Shire's housing needs until 2041. This meets the requirement of the State Planning Policy Framework that all Victorian councils must plan to accommodate a minimum projected population growth over a minimum 15-year period. A key question for the strategy is whether Murrindindi Shire Council's current policy framework can accommodate forecast housing and settlement growth out to 2041?

The strategy reflects Council's commitment to sustainability and, in particular, the need to balance future development against the valued characteristics of Murrindindi's towns, settlements, and rural communities.

The next step of the project will be to establish principles and options for ongoing management of identified land supply and additional housing capacity. A framework will be developed to manage future growth and change.

The Housing and Settlement Strategy will seek to provide:

- Direction as to where future housing growth will/will not be encouraged.
- Direction as to the types of housing that Council will encourage (this may include a wider variety of different forms of housing).
- An acknowledgement of the constraints to growth.
- An evidence base that will acknowledge gaps (i.e. infrastructure) required to meet future housing needs.
- Greater coordination amongst stakeholders responsible for the planning, supply, and delivery of housing.
- A framework that can be adjusted from time to time to take account of changes in population and land supply to ensure that housing needs can be met.
- An evidence base to support future changes to the Murrindindi Planning Scheme.
- Direction for more detailed work to be undertaken (if required).

The Housing and Settlement Strategy itself will not:

- Rezone land.
- Provide detailed directions for rural, commercial, or industrial land.
- Provide a detailed social infrastructure assessment.
- Provide detailed designs for housing.

2.2 Report Purpose

The purpose of this report is to provide an evidence base to support the development of a Housing and Settlement Strategy for the Shire of Murrindindi. The Background and Issues Report will inform the Strategy by identifying the key issues and trends to enable strategy to be developed.

2.3 The Role of Council – Housing & Settlement

Council's three key roles and responsibilities in relation to housing and settlement are:

1. As a planning authority and a responsible authority - The key role of Council is to ensure that land is appropriately identified and zoned for residential purposes. Council is required to work within the Local Government Act 1989 and as a planning authority, within the statutory planning framework (as stipulated by the Planning and Environment Act 1987) to set the strategic policy framework for land use planning in the municipality. As a responsible authority, Council's role is to administer the local planning scheme and to consider and make decisions on proposals and application in regard to the use and development of land for net community benefit.
2. As a regulatory authority (Rooming/Boarding Houses) - Council also has a role within the Public Health and Wellbeing Act 2008 to promote and protect the health and wellbeing of residents. This is done through a range of mechanisms including understanding the current and changing needs of the community and the development of a Municipal Public Health and Wellbeing Plan. Regulatory Authority Local governments also have a role as a regulatory authority for Rooming Houses. The Public Health and Wellbeing Act 2008 requires operators to register their rooming houses with the local council if they intend to rent out one or more rooms to four or more people. The responsibilities of local government span the departments of environmental health, building and planning which are framed by different legislation.
3. As a community advocate - Local Government has limited legislative ability to create substantial change in these areas on their own. However, working in partnership across the region and advocating for community needs to higher levels of government is an important role of Council.

2.4 Frequently asked questions (FAQ's)

2.4.1 Why do we need a Housing & Settlement Strategy?

Murrindindi requires a H&SS to ensure that housing is meeting the changing needs of the community. We want to plan for the changing needs of our residents, by putting the right homes in the right places.

2.4.2 Will the strategy rezone land?

The H&SS itself will not rezone land. Any changes to the planning scheme will be via a separate planning scheme amendment process through the implementation of the project.

2.4.3 Will the strategy include rural or farming land?

The strategy will include an examination of the role that rural residential housing makes within the Shire. The strategy will also examine constraints to growth, including the need to protect agricultural land for farming purposes. It is not intended that the strategy will provide detailed analysis or recommendations for changes to the Farming Zone.

2.4.4 How will the strategy be prepared?

The H&SS will be prepared as follows:

- Stage 1 - Consultation – Council Plan. Housing and Settlement issues identified.
- Stage 2 - Background and Issues Report. This report aims to provide the evidence base by which the strategy is developed
- Stage 3 - Housing & Settlement Strategy
- Stage 4 – Implementation

2.4.5 How can I have my say?

Council received a significant volume of feedback regarding housing and settlement issues through the preparation of the Council Plan. Feedback received has contributed to the preparation of this Housing and Settlement Strategy Background Report. Further community feedback will be sought through the preparation of the Housing and Settlement Strategy.

3 METHODOLOGY

The Background and Issues Report was prepared as follows:

Table 1 - Methodology

No.	Task	Description
1	Inception	An inception meeting was held with Council officers. The project scope, structure, and timeframes agreed. Information requirements were identified.
2	Background, Study Area Appreciation, Consultation Review	A review of recent community and stakeholder consultation was undertaken having regard to housing and settlement issues. This included a review of consultation undertaken by Council with respect to its 2020 Council Plan. Issues relevant to housing and settlement were consolidated. The study area was interrogated using aerial photography and zoning maps to further understand the spatial distribution of settlement within the Shire. Key characteristics and settlement patterns were identified.
3	Planning policy review	A review of the existing planning framework was undertaken, including relevant State, Regional and Local Planning Policy.
4	Literature Review	A literature review was undertaken to identify issues and established strategic directions which may be of relevance to the project. This included: • A review of relevant Council background strategies, plans, studies and reports was undertaken. • State Government released planning reports. • Other reports of relevance to the issues of housing and settlement. Strategic directions and broad trends were identified.
5	Demographic and Housing Profile	A demographic and housing profile for Murrindindi was established using population growth estimates and forecasts based on Australian Bureau of Statistics (ABS), Remplan, and Victoria in Future data. Land supply estimates were prepared. Housing and settlement trends were identified. Estimates of existing land supply were measured against projected future needs to determine 15-year, 20 year, and 30 year housing and settlement needs.
6	Housing needs and emerging issues	The report culminates in the identification of housing needs and emerging issues to be addressed through the H&SS.
7	Officer review	Officers reviewed the draft report. Feedback was provided.
8	Stakeholder discussions	Throughout February and March 2022, key stakeholder discussions were held across Council, statutory authorities and local development professionals. The purpose of these discussions was to validate and strengthen the depth of findings contained within the Draft Housing and Settlement Strategy Background and Issues Report, and to enable its finalisation prior to the

		preparation of the Strategy. A summary of stakeholder feedback is provided at <i>Attachment 1</i> of this report.
8	Finalisation	The report (Version 1.2) was finalised in April 2022 following the incorporation of feedback from Council officers and stakeholder discussions. Future steps to prepare the Housing and Settlement Strategy were confirmed.
9	Update – 2021 ABS Census Data.	The report (Version 1.3) was updated to address ABS 2021 Census data released in July 2022. The numbers and conclusions which underpinned land supply and demand analysis were reviewed in light of updated population growth, dwelling numbers, and occupancy rates.

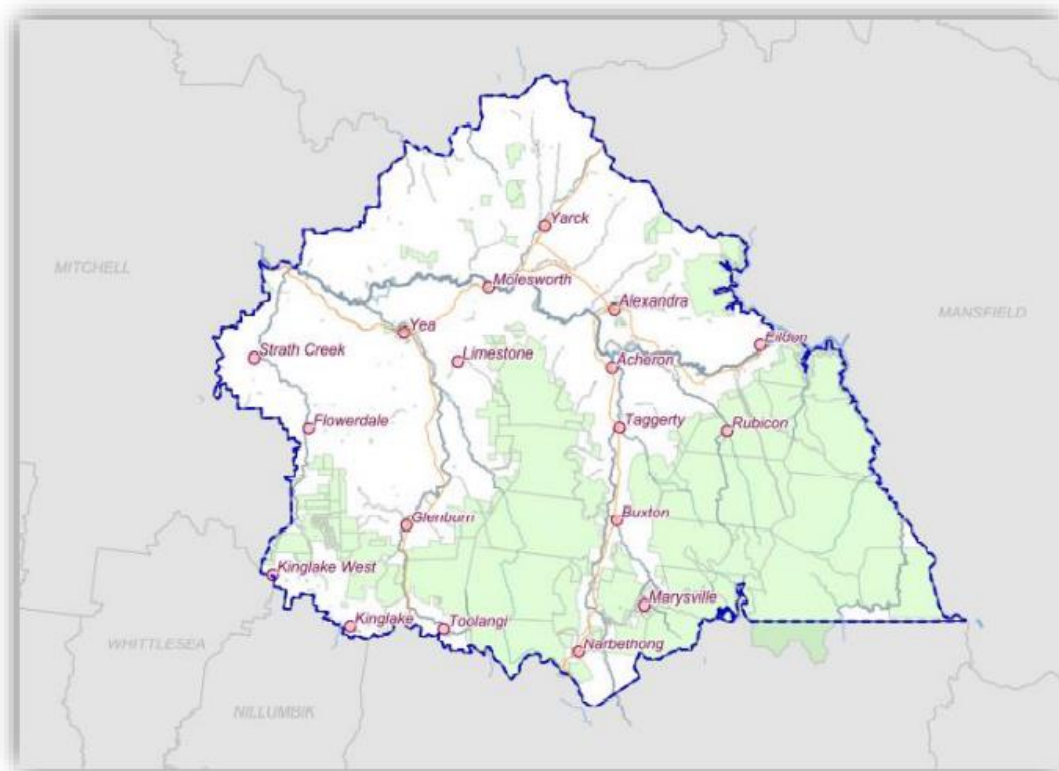
4 BACKGROUND

The Housing and Settlement Strategy (H&SS) is intended to address the Shire of Murrindindi's housing needs until 2041. This meets the requirement of the State Planning Policy Framework that all Victorian councils must plan to accommodate a minimum projected population growth over a minimum 15-year period. A key question for the strategy is whether Murrindindi Shire Council's current policy framework can accommodate forecast housing and settlement growth out to 2041.

4.1 Study Area

The Study Area for the project is the whole of Murrindindi Shire. Murrindindi Shire is situated northeast of metropolitan Melbourne. Extending from the Kinglake Ranges and Great Dividing Range in the south to the Strathbogie Ranges to the north. The municipality comprises 3,873 square kilometres, of which 48% is public land.

Figure 1 – Study Area



Murrindindi has a large range of natural features and built attractions that contribute significantly towards the municipality's environment, economy, character and appeal. Features of economic and social significance in the municipality are Lake Eildon, the Goulburn River and valley, the Strathbogie Ranges, the Melba, Maroondah and Goulburn Valley Highways, the Great Dividing Range and the Lake Mountain Alpine Resort.

The main towns of Alexandra, Yea, Eildon and Marysville are all serviced. Other larger towns are Kinglake and Kinglake West - Pheasant Creek. Smaller towns and settlements include Buxton, Flowerdale, Glenburn, Molesworth, Narbethong, Strath Creek, Taggerty, Taylor Bay, Thornton, Toolangi and Yarck, with other smaller settlements existing throughout the municipality.

The existing road network provides access to metropolitan Melbourne, the Hume Freeway and Melbourne Airport.

Natural disasters, including the 2009 bushfires, have affected many areas of the municipality. The rebuilding of affected towns and the protection of settlements from bushfire are critical issues for the community.

4.2 Relationship to previous work

This is the first study to examine future housing needs at a Shire-wide level.

Each of Murrindindi's towns and settlements has had some form of strategic plan or urban design framework prepared. While some information contained within the previous strategies is now dated, many aspects of these strategies remain highly relevant to this day including study area appreciation, historical context, and to some extent – key issues, influences and strategic directions.

Given the level of investment in previous strategy (including community input), it is important that the relevant information specific to the themes of housing and settlement is reviewed and captured (as best possible) within Background and Issues Report. This background report therefore seeks to capture and distil previous work to enable a clear, single strategy for the whole Shire to be developed.

4.3 Issues arising from recent community consultation

Council regularly monitors and reviews feedback to its Council Plan and Financial Plan. Feedback relating to the Housing and Settlement is noted within the table below.

Council also recently engaged with community and stakeholders to inform the development of the *Community Vision and Council Plan for 2021-2025* as part of the *Shaping Our Future* project. The first stage has been completed, with over 500 community members participating from across Murrindindi Shire through March and April 2021.

The Shaping Our Future project provides an important resource in understanding a range of community views, including those relating to "housing" and "settlement". Given the recency, and depth of consultation, the Stage 1 *Shaping Our Future Report* can be reviewed to provide a strong and contemporary starting point to enable the preparation of the H&SS – "Background and Issues Report".

A review of both raw data, and the "Shaping Our Future – Stage One Findings Report" was undertaken in September 2021. Issues most relevant to the preparation of the Housing and Settlement Strategy were identified, and grouped under key themes:

- *Planning, Population, People*
- *Buildings, Heritage, Character*
- *Community Infrastructure & Services*
- *Transport & Movement*
- *Economic & Employment*
- *Environment, Landscape & Sustainability*

These are also summarized in the table below:

Table 2 – Community feedback – Settlement & Housing Issues

No.	Theme	Comments
1	Planning, Population, People	• <i>There is a long-term rental shortage.</i> • <i>Rents within the Shire have doubled.</i> • <i>Air B & B has removed long term rentals from the market.</i> • <i>Look at town planning from a regional perspective (more holistic way).</i> • <i>How can land supply be increased post Covid to meet demand?</i> • <i>Reduce the urban sprawl around townships. Especially where it visually impacts those features that make our towns wonderful (e.g., the hills around Alexandra and Yea).</i>

	• <i>Develop and stay true to a strategic plan to densify the townships rather than expand them, which will help the centres to thrive.</i> • <i>Thought needs to be given to long term vision if Murrindindi is to move mindfully into a more populated future.</i> • <i>There is a desire to see planning regulations tightened to strengthen protection of the environment</i> • <i>A zoning review is required so that housing developments can happen more easily.</i> • <i>Council could support people with planning process, overcoming the red tape, support quicker decisions.</i> • <i>Land use management is required to address population growth pressures.</i>
2 Buildings, Heritage, Character	• <i>There is a need to protect historic buildings.</i> • <i>Rural township character important to maintain.</i> • <i>Council should set standards for developers to meet.</i> • <i>Our historic places need more protection.</i> • <i>Our streetscapes need common themes to attract visitors</i> • <i>It would be great to remember and celebrate our history. Strong Anzac and farming tradition.</i> • <i>Small towns can be neglected.</i> • <i>Don't overdevelop with tiny blocks. Keep it rural, keep the ambience.</i> • <i>Concern that suburban sprawl is creeping to Murrindindi.</i>
3 Infrastructure	• <i>There are too new many buildings raised to meet community activities... ie. the new Scout building while there are still numerous community buildings that are under-utilized.</i> • <i>A review of Council assets is required – for relevance, useability and disability access.</i>
4 Transport & Movement	• <i>Improved connectivity between towns and within towns important.</i> • <i>Lack of public transport is of concern to many community members.</i> • <i>There is a need to improve disability access across the Shire.</i> • <i>Noise impacts from heavy vehicles on arterial roads impacts residential amenity.</i>
5 Economic & Employment	• <i>Consider the use of the rear of shopping areas for alternative uses.</i> • <i>Protection of agricultural land from housing development is required.</i>
6 Environment, Landscape, Sustainability	• <i>Review planning restrictions to help people transition to less impactful lives (such as waste management).</i> • <i>We need to be more aware of our impact on our natural environment</i> • <i>We need to ensure the smaller communities have the opportunity to be 'sustainable, vibrant and resilient '</i> • <i>Plan and take action on adaptation activities - build community cohesiveness and resilience, help the community adapt housing and workplaces to deal with increased summer heat, plant more trees in our streetscapes.</i> • <i>Consider natural disaster preparedness</i> • <i>Consider Biodiversity conservation</i> • <i>We need to adapt to climate change impacts</i>

5 PLANNING POLICY REVIEW

5.1 Municipal Planning Strategy

A planning policy review of the Murrindindi Planning Scheme was undertaken to identify planning directions relating to “settlement” and “housing”. Key directions are identified below.

5.1.1 Clause 2.02 Vision

“Residential growth will be provided in established townships and settlements with existing communities and infrastructure, where natural environment is protected and a high level of community safety is achieved.”

5.1.2 Clause 2.03 Strategic Directions

Proximity to Melbourne’s outer metropolitan area creates growth and lifestyle opportunities for Murrindindi Shire. Increasing numbers of residents are commuting between the municipality and metropolitan Melbourne, with many living flexibly with a city base. Established townships and settlements are connected, serviced and offer lifestyle appeal.

Alexandra, Yea, Eildon and Marysville are fully serviced with a range of community and physical services, including reticulated water, drainage and sewerage. These towns play a significant role as service centres to surrounding areas, contributing to the economic and social vitality of the municipality. All of these towns have potential for further residential expansion with Yea and Alexandra having potential for significant growth

There are a number of other smaller townships and settlements in the municipality, all offering alternative lifestyle choices for residents. These smaller townships and settlements include Buxton, Flowerdale, Glenburn, Molesworth, Narbethong, Strath Creek, Taggerty, Taylor Bay, Thornton, Toolangi and Yarck. Other smaller settlements exist in rural areas, some being former townships.

The Kinglake Ranges area comprises the Kinglake, Kinglake West - Pheasant Creek, Kinglake Central and Castella settlements. The area is unserviced, with no reticulated water or sewerage. Most of this area was affected by the 2009 bushfires and has undergone an active rebuilding program. Council seeks to develop its established townships and settlements by: Supporting each township as the focus of residential, commercial, community and service hub for its surrounding area. Concentrating development in locations free from environmental constraints, where environmental values are protected and the level of community safety is improved. Support the function and residential growth of smaller townships and settlements.

- *Supporting each township as the focus of residential, commercial, community and service hub for its surrounding area.*
- *Concentrating development in locations free from environmental constraints, where environmental values are protected and the level of community safety is improved.*
- *Support the function and residential growth of smaller townships and settlements*

Housing

The established townships and settlements offer a significant opportunity to expand and provide living opportunities in locations with infrastructure and leisure facilities, where natural environment is protected and where a high level of community safety is facilitated.

Council seeks to manage the development of its towns by:

- *Promoting and facilitate further residential development and housing diversity in established townships to meet the needs of the community, including affordable housing, public housing and aged care accommodation.*
- *Allowing the subdivision and development of Rural Living land where environmental benefits such as the protection of native vegetation and treatment of waste water are demonstrated.*
- *Supporting residential growth that is sustainable.*
- *Facilitating the rebuilding of housing and residential diversity in towns and communities affected by natural disasters, including the 2009 bushfires.*

Other directions

While not directly relevant to housing and settlement, other strategic directions may influence planning decisions relating to housing. These include:

- Environmental and Landscape Values,
- Environmental Risks and Amenity,
- Natural Resource Management,
- Built Environment and Heritage,
- Economic Development,
- Transport, and
- Infrastructure.

5.1.3 Clause 2.04 Strategic Framework Plans

Clause 2.04 includes Strategic Framework Plans for Murrindindi Shire and individual towns. The Framework plans are derived from earlier structure plans prepared for Murrindindi's major towns and settlements. Each Framework Plan is shown here.

Figure 2 - Murrindindi Shire Framework Plan

The Murrindindi Framework Plan shows the extent of Murrindindi Shire, each of the towns within the Shire, major transport routes, public lands, watercourses, and floodways.

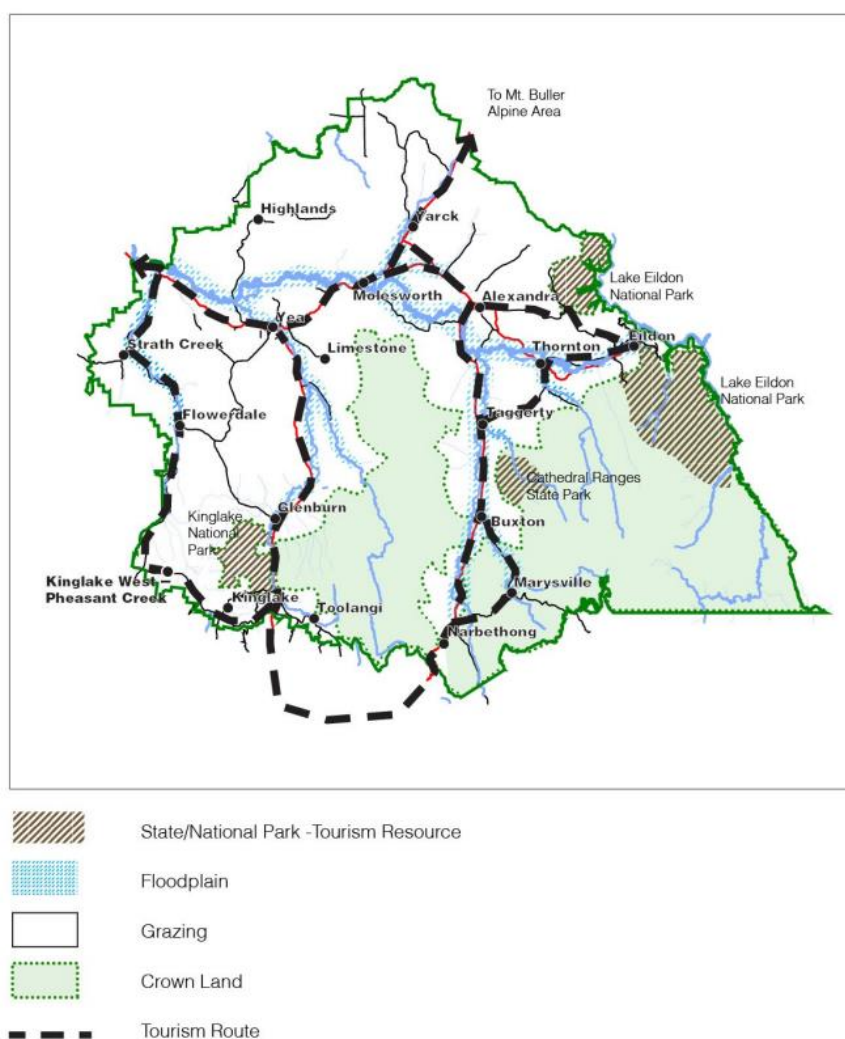
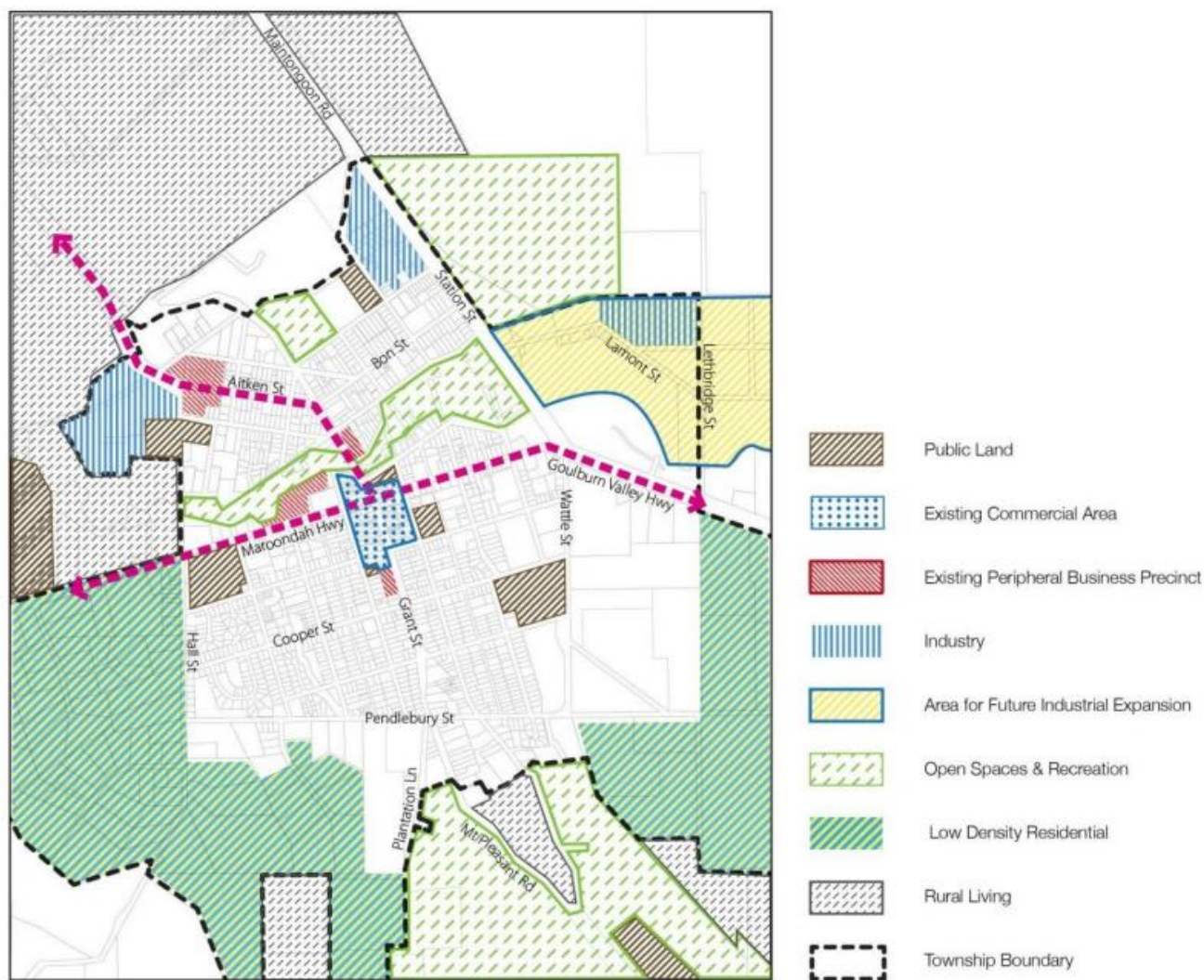


Figure 3 - Alexandra Framework Plan

The Alexandra Framework Plan reflects existing zoning and identifies a town boundary and future directions for industrial growth. While not explicit, areas within the town boundary shown in white and undeveloped represent residential growth opportunities.



Comment: Infill and greenfield land within the vicinity of Wattle Street immediately east of the Alexandra town area offer the largest opportunities for growth. Development Plans have been prepared for this area. No development has occurred to date. There is a need to consider further opportunities for housing growth within Alexandra. These could be more explicitly defined within the Framework Plan.

Figure 4 - Eildon Framework Plan

The Eildon Framework Plan reflects existing zoning and future directions for growth. A town boundary is not explicitly identified, however this can be delineated with reference to a zoning map. The Eildon town area and immediate surrounds contain significant public lands. A proportion of which are owned by Goulburn Valley Water. The Eildon Structure Plan provides more detailed guidance on the future use of this land.

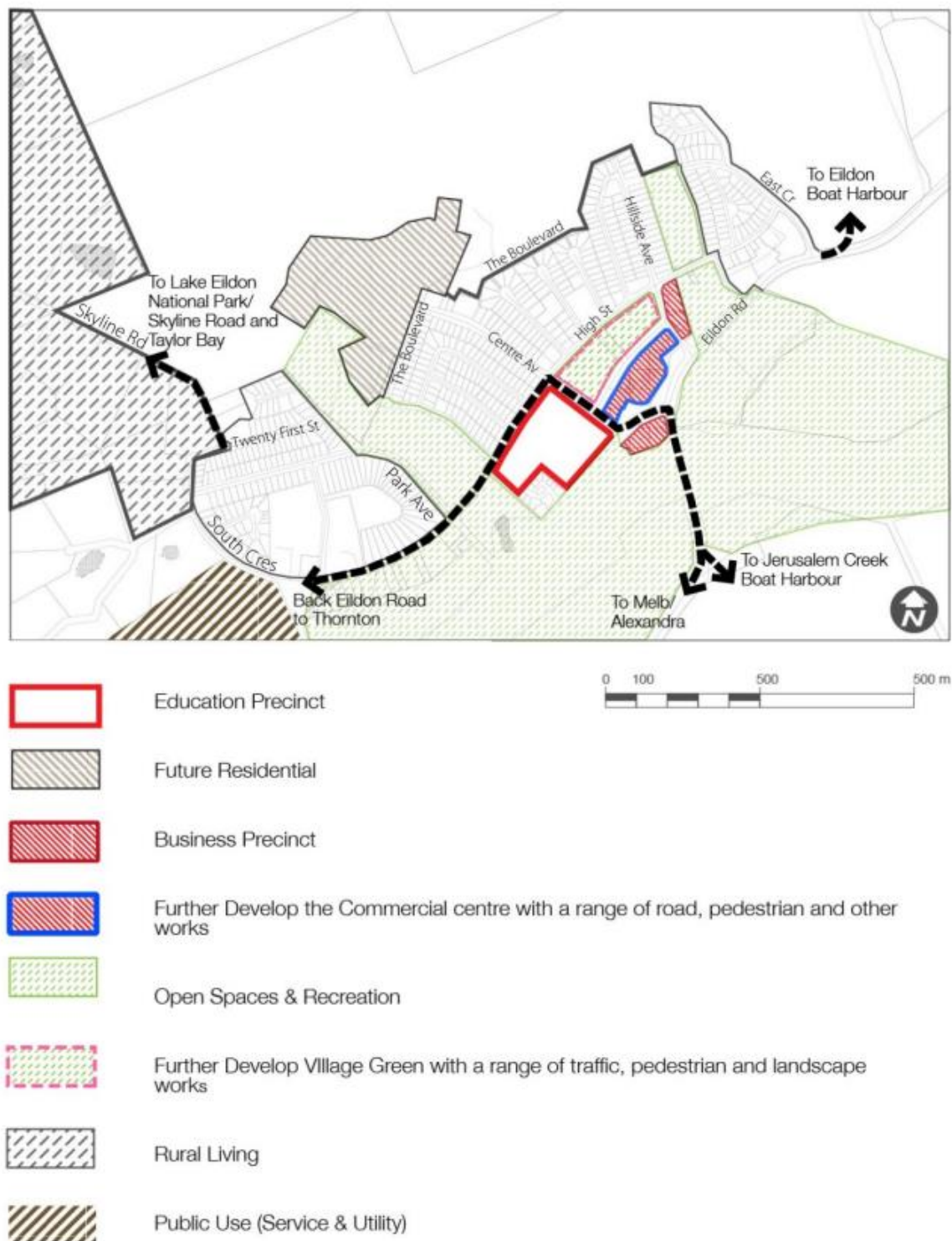
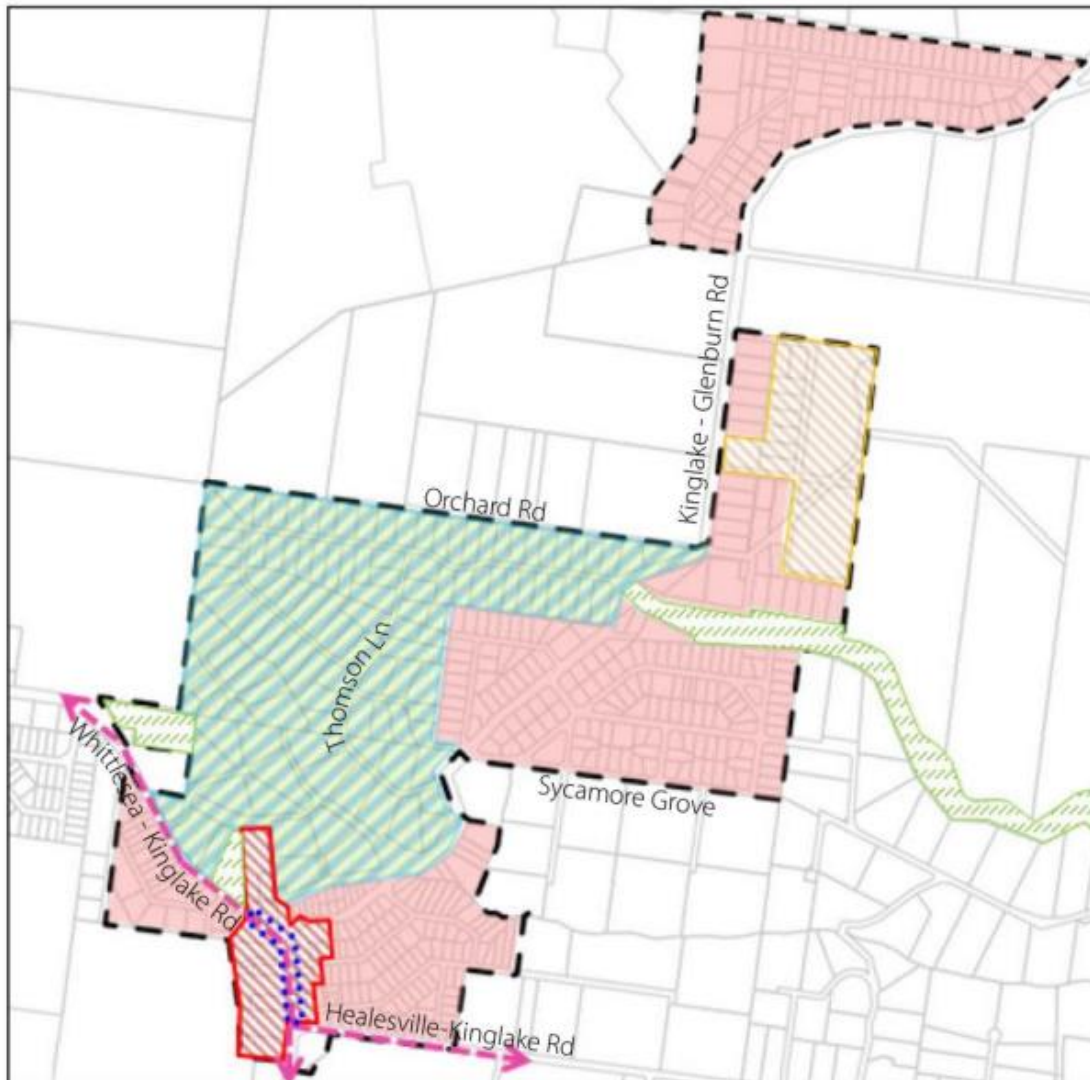


Figure 5 - Kinglake Framework Plan

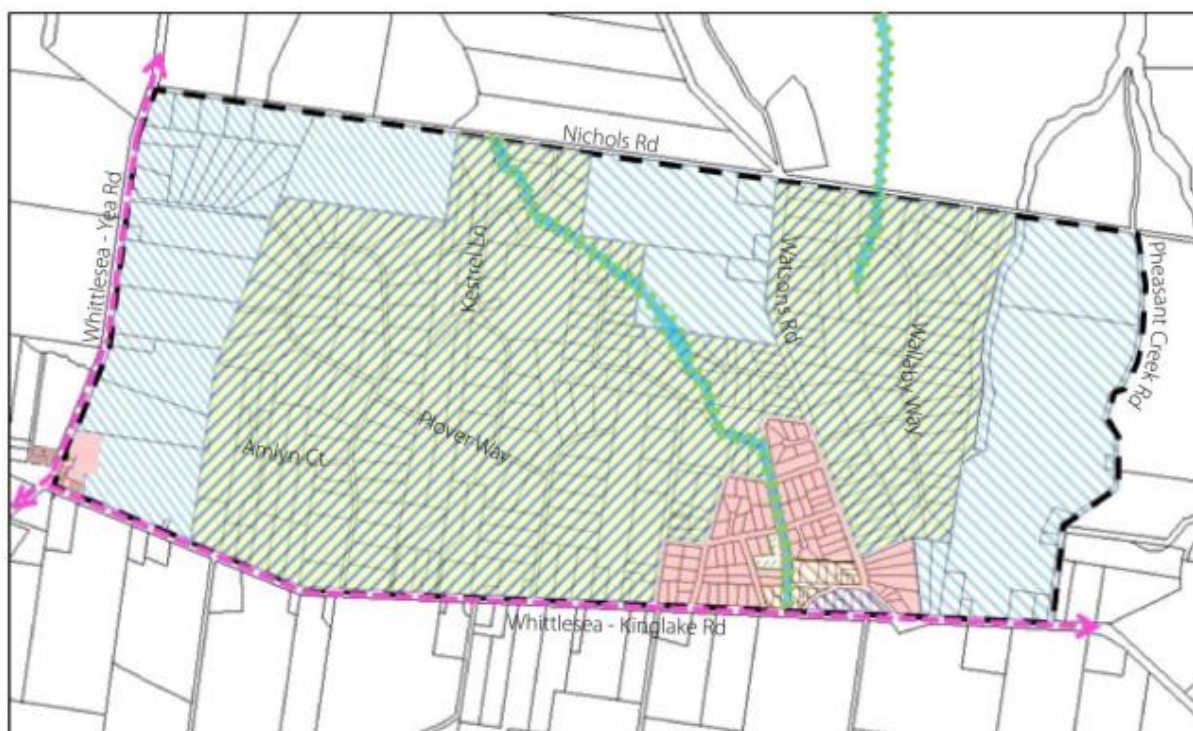
The Kinglake Framework Plan reflects existing zoning and identifies a clear town boundary. Growth is restricted to infill development within the town boundary.



-  Encourage infill development within Township Zone
-  Infill development where appropriate in Low Density Residential Zone
-  Encourage more intensive infill development within Commercial 1 Zone
-  Public open space & recreation
-  Kinglake Primary School
-  Settlement boundary
-  Streetscape works

Figure 6 - Kinglake West - Pheasant Creek Framework Plan

The Kinglake West – Pheasant Creek Framework Plan reflects existing zoning. A settlement boundary is identified. Within this area, development is restricted to infill township and low-density residential growth, potential expansion of the Commercial Zone and Industrial 3 Zone. The Framework Plan also enables sustainable development within the Rural Living Zone.



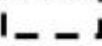
-  Proposed Commercial 1 Zone
-  Potential Industrial 3 Zone
-  Encourage infill development in the Township Zone
-  Support sustainable development in Rural Living Zone
-  Facilitate appropriate infill development in Low Density Residential Zone
-  Public open space & recreation
-  Settlement boundary
-  Waterway rehabilitation

Figure 7 - Marysville Framework Plan

The Marysville Framework Plan was developed post Black Saturday and reflects existing zoning and identifies the extent of the existing town area. Future commercial expansion and public and major infrastructure works are identified. Housing growth is limited to infill development within the existing township area. Some capacity exists within the northern part of the town nearest Racecourse Road.

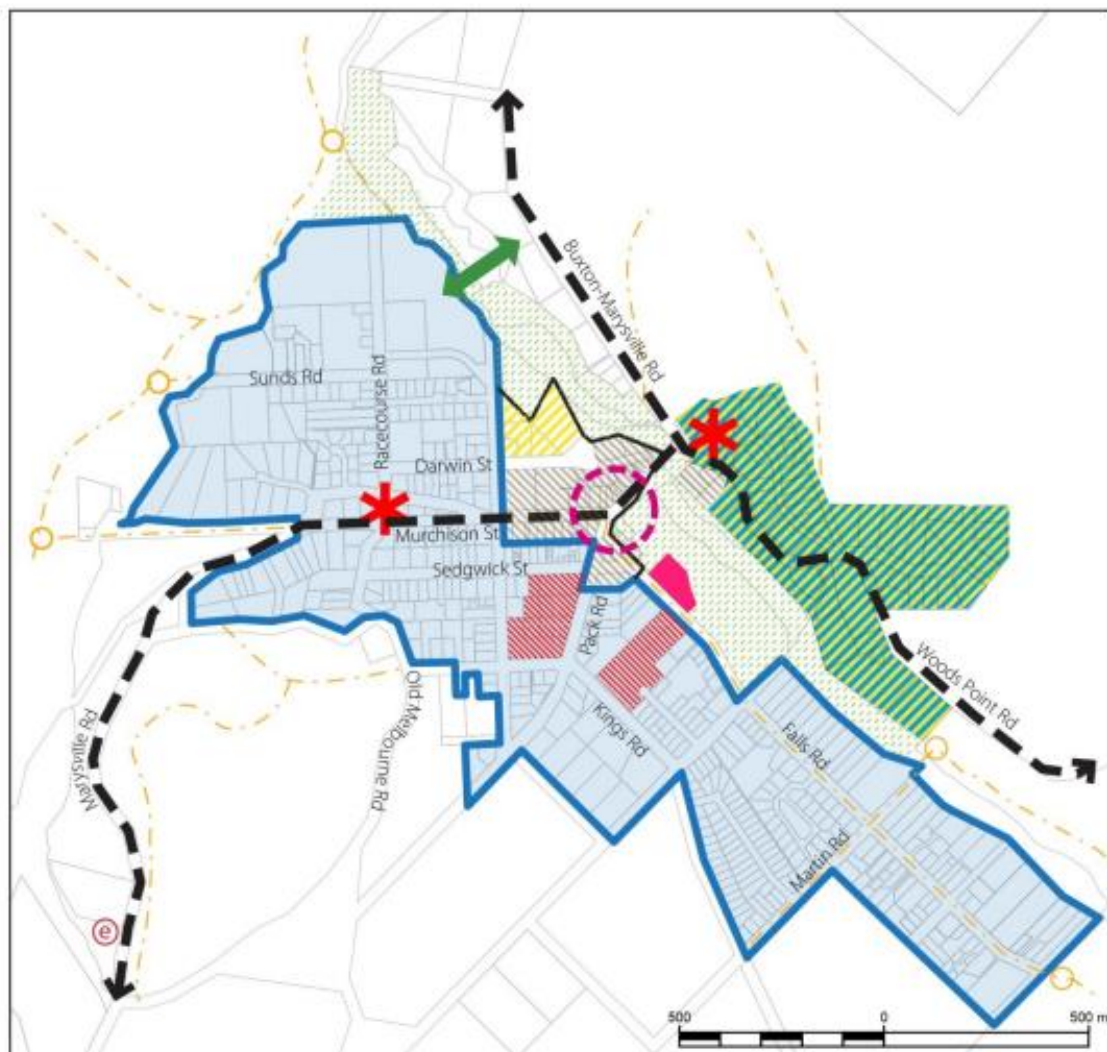
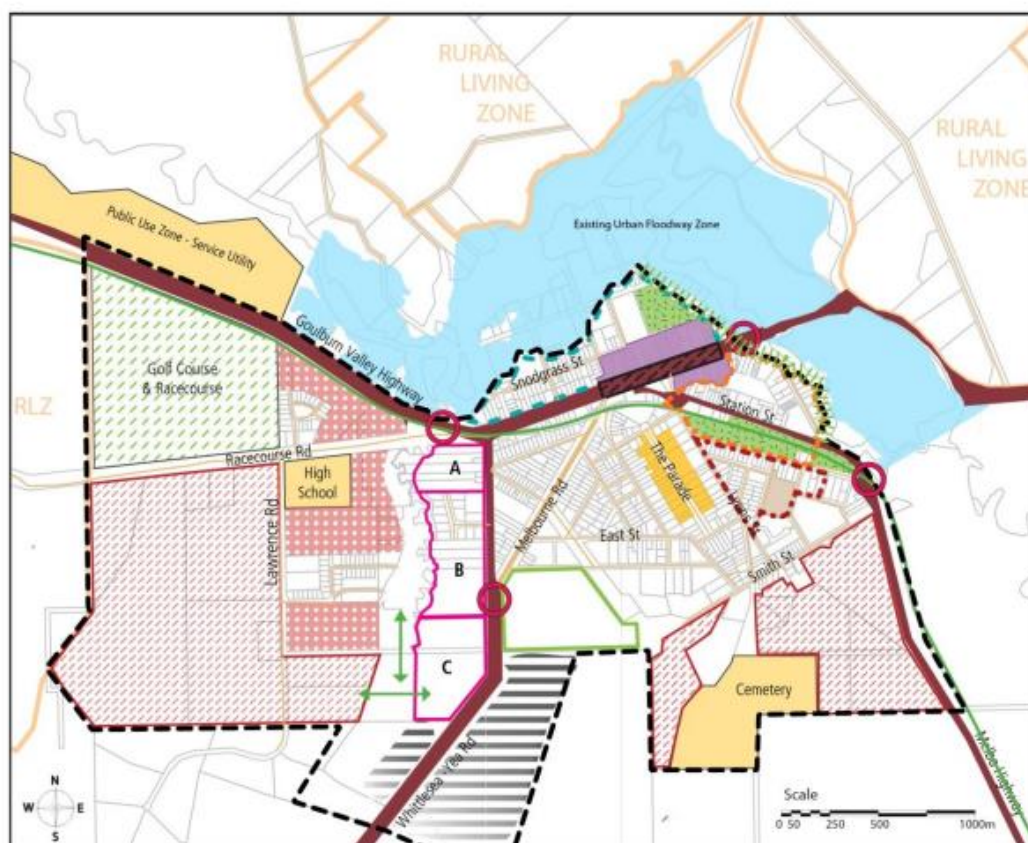


Figure 8 - Yea Framework Plan

The Yea Framework plan provides detailed directions for growth. A town boundary is established to reflect current and future development areas. Significant areas of Rural Living Zoned land exist beyond the town boundary to the north. Many of the expansion areas to the west of Whittlesea Yea Road are currently under development. Further township expansion is shown to the south of the former Rifle Range adjacent to Whittlesea-Yea Road.



5.2 Planning Policy Framework

5.2.1 Clause 11 Settlement

Planning is to anticipate and respond to the needs of existing and future communities through provision of zoned and serviced land for housing, employment, recreation and open space, commercial and community facilities and infrastructure

Planning is to facilitate sustainable development that takes full advantage of existing settlement patterns and investment in transport, utility, social, community and commercial infrastructure and services

Clause 11.01-1S Settlement

Alexandra and Yea are identified as Peri Urban / District level towns within Victorian Settlement Framework at Clause 11.01-1S.

11.01-1R Settlement – Hume

The Hume Regional Growth Plan is identified at Clause 11.01-1R.

11.01-1L Settlement - Murrindindi Strategies

- *Support the recovery and rebuilding of communities affected by the 2009 bushfires.*
- *Support the rebuilding of destroyed homes and damaged infrastructure from the 2009 bushfires.*
- *Support the re-establishment of commercial centres and opportunities for local employment arising from the 2009 bushfires*

11.02-1S Supply of urban land

Objective

To ensure a sufficient supply of land is available for residential, commercial, retail, industrial, recreational, institutional and other community uses.

Strategies

- *Ensure the ongoing provision of land and supporting infrastructure to support sustainable urban development.*
- *Ensure that sufficient land is available to meet forecast demand.*
- *Plan to accommodate projected population growth over at least a 15-year period and provide clear direction on locations where growth should occur.*
- *Residential land supply will be considered on a municipal basis, rather than a town-by-town basis.*
- *Planning for urban growth should consider:*
 - *Opportunities for the consolidation, redevelopment and intensification of existing urban areas.*
 - *Neighbourhood character and landscape considerations.*
 - *The limits of land capability and natural hazards and environmental quality.*
 - *Service limitations and the costs of providing infrastructure.*
 - *Monitor development trends and land supply and demand for housing and industry.*
 - *Maintain access to productive natural resources and an adequate supply of well-located land for energy generation, infrastructure and industry.*
 - *Restrict rural residential development that would compromise future development at higher densities.*

Policy guidelines

Consider as relevant: Victorian Government population projections and land supply estimates.

11.03-3S Peri-urban areas

Objective

To manage growth in peri-urban areas to protect and enhance their identified valued attributes.

Strategies

- *Identify and protect areas that are strategically important for the environment, biodiversity, landscape, open space, water, agriculture, energy, recreation, tourism, environment, cultural heritage, infrastructure, extractive and other natural resources.*
- *Provide for development in established settlements that have capacity for growth having regard to complex ecosystems, landscapes, agricultural and recreational activities including in Warragul-Drouin, Bacchus Marsh, Torquay-Jan Juc, Gisborne, Kyneton, Wonthaggi, Kilmore, Broadford, Seymour and Ballan and other towns identified by Regional Growth Plans as having potential for growth.*
- *Establish growth boundaries for peri-urban towns to avoid urban sprawl and protect agricultural land and environmental assets.*
- *Enhance the character, identity, attractiveness and amenity of peri-urban towns.*
- *Prevent dispersed settlement and provide for non-urban breaks between urban areas.*
- *Ensure development is linked to the timely and viable provision of physical and social infrastructure.*
- *Improve connections to regional and metropolitan transport services.*

5.2.2 Clause 16 Housing

16.01-1S Housing supply

Objective

To facilitate well-located, integrated and diverse housing that meets community needs.

Strategies

- *Ensure that an appropriate quantity, quality and type of housing is provided, including aged care facilities and other housing suitable for older people, supported accommodation for people with disability, rooming houses, student accommodation and social housing.*
- *Increase the proportion of housing in designated locations in established urban areas (including under-utilised urban land) and reduce the share of new dwellings in greenfield, fringe and dispersed development areas.*
- *Encourage higher density housing development on sites that are well located in relation to jobs, services and public transport.*
- *Identify opportunities for increased residential densities to help consolidate urban areas. Facilitate diverse housing that offers choice and meets changing household needs by widening housing diversity through a mix of housing types.*
- *Encourage the development of well-designed housing that:*
 - *Provides a high level of internal and external amenity.*
 - *Incorporates universal design and adaptable internal dwelling design.*
- *Support opportunities for a range of income groups to choose housing in well-serviced locations.*
- *Plan for growth areas to provide for a mix of housing types through a variety of lot sizes, including higher housing densities in and around activity centres.*

16.01-2S Housing affordability

Objective

To deliver more affordable housing closer to jobs, transport and services.

Strategies

Improve housing affordability by:

- *Ensuring land supply continues to be sufficient to meet demand.*
- *Increasing choice in housing type, tenure and cost to meet the needs of households as they move through life cycle changes and to support diverse communities.*

- Promoting good housing and urban design to minimise negative environmental impacts and keep costs down for residents and the wider community.
- Encouraging a significant proportion of new development to be affordable for households on very low to moderate incomes.
- Increase the supply of well-located affordable housing by:
 - Facilitating a mix of private, affordable and social housing in suburbs, activity centres and urban renewal precincts.
 - Ensuring the redevelopment and renewal of public housing stock better meets community needs.
- Facilitate the delivery of social housing by identifying surplus government land suitable for housing.

16.01-2L Residential development in serviced and non-serviced towns

Residential development in serviced towns

Policy application

This policy applies to 'serviced towns' as identified in Clause 2.03. These towns are Alexandra, Yea, Eildon and Marysville.

Objective

To locate housing in serviced towns that offer a range of community and physical services.

Strategies

- Facilitate residential expansion in established, serviced townships that have potential for further growth, in particular Yea and Alexandra.
- Encourage a diversity of housing including higher density housing, retirement villages and residential aged care facilities.
- Encourage housing in well serviced areas to maximise infrastructure provision.
- Facilitate housing in locations that ensure a high level of community safety, particularly from bushfire.

Residential development in non-serviced towns

Policy application

This policy applies to 'other townships and settlements' as identified in Clause 2.03. These smaller townships and settlements include Buxton, Flowerdale, Glenburn, Molesworth, Narbethong, Strath Creek, Taggerty, Taylor Bay, Thornton, Toolangi and Yarck.

Objective

To manage the residential growth of smaller townships and settlements.

Strategies

- Support new and expanded residential and rural living development in smaller townships and settlements.
- Encourage residential and rural living development that protects areas of environmental value and avoids areas of environmental hazard, particularly bushfire.
- Enforce clear settlement boundaries that take into consideration local character, bushfire risk, and the impacts on other land uses, particularly agriculture.
- Facilitate the restructuring of old and inappropriate subdivisions. Support the residential redevelopment of settlements within the Kinglake Ranges, while having regard to environmental values and constraints of the area.

Policy guideline

Consider as relevant: Setting back any rural living subdivision and development on the western side of Pheasant Creek Road, Pheasant Creek a minimum of 300 metres from the existing broiler farm on the eastern side of Pheasant Creek Road, Pheasant Creek to minimise amenity impacts between both uses

5.3 Zones

Table 3 - Zones

Zone	Purpose	Minimum lot size	Where is it applied?
General Residential Zone (GRZ)	To encourage development that respects the neighbourhood character of the area. To encourage a diversity of housing types and housing growth particularly in locations offering good access to services and transport. To allow educational, recreational, religious, community and a limited range of other non-residential uses to serve local community needs in appropriate locations	Subject to Clause 56 ResCode objectives and standards.	Serviced towns
Low Density Residential (LDRZ)	To provide for low-density residential development on lots which, in the absence of reticulated sewerage, can treat and retain all wastewater.	The schedule to the zone specifies minimum lot size of 1 hectare, unless lots 0.4ha or larger are in accordance with a Land Capability Assessment approved by the responsible authority. All other land that complies with the EPA publication 746.1 Land Capability Assessment for Onsite Domestic Wastewater Management, March 2003 and the Septic Tanks Code of Practice, March 2003. A 1 ha minimum applies to land at Maroondah Highway Yarck and land west of Halls Road Alexandra. A 2ha minimum applies to land bounded by Whittlesea – Yea Road, 2 hectares Whittlesea – Kinglake Road, Nichols Road and Pheasant Creek Road. A 4ha minimum applies to land west of Melba Highway at	Township periphery

		Castella, including Gordons Bridge Road, Moore Court, Banskia Court, Wattle Court, Castella.	
Township	To provide for residential development and a range of commercial, industrial and other uses in small towns. To encourage development that respects the neighbourhood character of the area. To allow educational, recreational, religious, community and a limited range of other non-residential uses to serve local community needs in appropriate locations	Subject to Clause 56 ResCode objectives and standards. Each lot must be provided with reticulated sewerage, if available. In the absence of reticulated sewerage, an application must include a Land Capability Assessment on the risks to human health and the environment of an on-site wastewater management system constructed, installed or altered on the lot in accordance with the Environment Protection Regulations under the Environment Protection Act 2017. A plan which shows a building envelope and effluent disposal area for each lot	Non-serviced townships.
Rural Living	To provide for residential use in a rural environment. To provide for agricultural land uses which do not adversely affect the amenity of surrounding land uses. To protect and enhance the natural resources, biodiversity and landscape and heritage values of the area. To encourage use and development of land based on comprehensive and sustainable land management practices and infrastructure provision.	The schedule to the zone specifies a minimum lot size of 4 hectares with an average subdivision size of 6 hectares. Selected, specified parcels of land have a minimum of between 1-2ha.	Township periphery
Farming Zone	To provide for the use of land for agriculture. To encourage the retention of productive agricultural land. To ensure that non-agricultural uses, including dwellings, do not adversely	40ha	Rural balance

	affect the use of land for agriculture. To encourage the retention of employment and population to support rural communities. To encourage use and development of land based on comprehensive and sustainable land management practices and infrastructure provision. To provide for the use and development of land for the specific purposes identified in a schedule to this zone.		
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5.4 Overlays

The Murrindindi Planning Scheme contains planning overlays. Overlays apply an additional layer of planning control over property. Multiple Overlays may apply to a single property in recognition of the nature and features of the property. The presence of an overlay on a property may influence its subdivision and development potential. A summary is provided below:

Table 4 - Overlays

Overlays	Description
Clause 42 Environmental and Landscape Overlays	These overlays seek to protect vegetation or landscape features of an area. Vegetation Protection (VPO), Significant Landscape (SLO), and Environmental Significance Overlays (SLO) are commonly applied in Murrindindi. The ESO has been applied to high quality agricultural land around Toolangi, Kinglake Ranges and the Goulburn River. With regards to <i>settlement and housing</i> , the Overlays don't prohibit development as a rule, but may constrain as to how a subdivision is designed and what is achievable on a lot.
Clause 43 Heritage and Built Form Overlays	The Heritage Overlay (HO), Design and Development Overlay (DDO), and Development Plan Overlay (DPO) are selectively applied within Murrindindi Shire. The DPO in particular is highly relevant to the housing and settlement themes of this report. The Development Plan Overlay in some areas with larger parcels of land to outline future development patterns for roads, lots, services and recreation land and corridors.
Clause 44 Land Management Overlays	These overlays are applied seek to identify potential land management hazards. The Erosion Management Overlay (EMO), Floodway Overlay (FO), Land Subject to Inundation Overlay (LSIO), and Bushfire Management Overlays are applied commonly throughout Murrindindi Shire and influence as to where land can and cannot be further subdivided or developed.
Clause 45	Other Overlays include the Restructure Overlay (RO) and Specific Controls Overlay (SCO). Each are applied selectively within Murrindindi Shire.

Other Overlays	
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5.4.1 Clause 74.02 Further strategic work

A number of actions are listed in the Murrindindi Planning Scheme at Clause 74.02 identifying future strategic work. Many are planning projects relevant to the Housing and Settlement themes of this report. These include:

- *Prepare development plans under the Development Plan Overlay to guide the future design, subdivision, servicing, use and development of larger residential, low density residential and rural living zoned lots.*
- *Complete and implement structure plans for the Eildon and Alexandra townships.*
- *Complete and implement structure plans for all small townships.*
- *Investigate lifestyle settlement opportunities in rural hamlets and former settlement locations having regard to natural environmental hazards and constraints.*
- *Identify high quality agricultural land.*
- *Complete and implement a review of planning requirements and controls for the declared water supply catchment area north of Eildon.*
- *Review Management of Significant Landscapes in Murrindindi and Baw Baw (Planisphere, 2005).*
- *Prepare and implement a recreation and open space strategy, including needs for recreational facilities and the provision of open space contributions and requirements through the subdivision of land.*

6 STRATEGIC PLANS AND FRAMEWORKS

6.1 State and Regional Plans

6.1.1 Plan Melbourne 2017–2050

Plan Melbourne is a metropolitan planning strategy that defines the future shape of the city and state over the next 35 years. It seeks to integrate long-term land use, infrastructure and transport planning, and support jobs and growth, while building on Melbourne's legacy of distinctiveness, liveability and sustainability. Continuing to invest in regional Victoria is one of seven outcomes the plan strives to achieve. Key directions of relevance to the Strategy include:

- *“Continuing to invest in regional Victoria is important to support housing and economic growth, enhance social and economic participation and grow strong, healthy communities.”*
- *“Development in regional Victoria will need to be in keeping with the character, attractiveness and amenity of individual cities and towns. It will also need to be balanced with protecting productive land, economic resources and biodiversity assets that are critical to the state's economic and environmental sustainability.”*

6.1.2 Hume Regional Growth Plan

The Hume Regional Growth Plan applies. The plan provides broad direction for regional land use and development in the region and more detailed planning frameworks for key regional centres. The regional Growth plan is provided with statutory weight within the Murrindindi Planning Scheme.

Key directions relevant to the H&SS are:

- *The Regional Growth plan acknowledges the proximity of the southern parts of the Shire to the peri urban parts of Melbourne.*
- *Proximity to towns with higher order employment and services at Seymour and Benalla is also noted. The Plan anticipates that Murrindindi's urban growth will be primarily facilitated in Yea and Alexandra.*

Figure's 9 and 10 overleaf illustrate the key strategic directions for the Hume region as a whole, and the Lower Hume Subregion, including Murrindindi.

Figure 9 – Hume Regional Growth Plan



SETTLEMENT NETWORK

- Major growth location
- Medium to high growth location
- Significant change location
- Designated identified growth centre in Plan Melbourne⁽¹⁾
- Locations identified as 'Regional Cities' in a statewide context

OTHER KEY URBAN SETTLEMENTS

⁽¹⁾Plan Melbourne (Chapter 6 – State of Cities) identifies Broadford, Kilmore and Seymour as peri-urban towns with potential to attract housing and population growth out of Melbourne

- Cross-border settlements
- Support growth in these urban locations, and lifestyle opportunities
- Towns and areas in the Hume Region within Melbourne's Urban Growth Boundary
- Settlements external to the region

URBAN GROWTH AND HINTERLAND INFLUENCE

- Hinterland influence
- Areas within 100 km of central Melbourne

CONNECTIVITY

- National transport corridor (road and rail)
- Other major transport link
- Improved future transport link
- Freight and logistics precinct
- Melbourne metropolitan growth into the Hume Region

ECONOMIC DEVELOPMENT

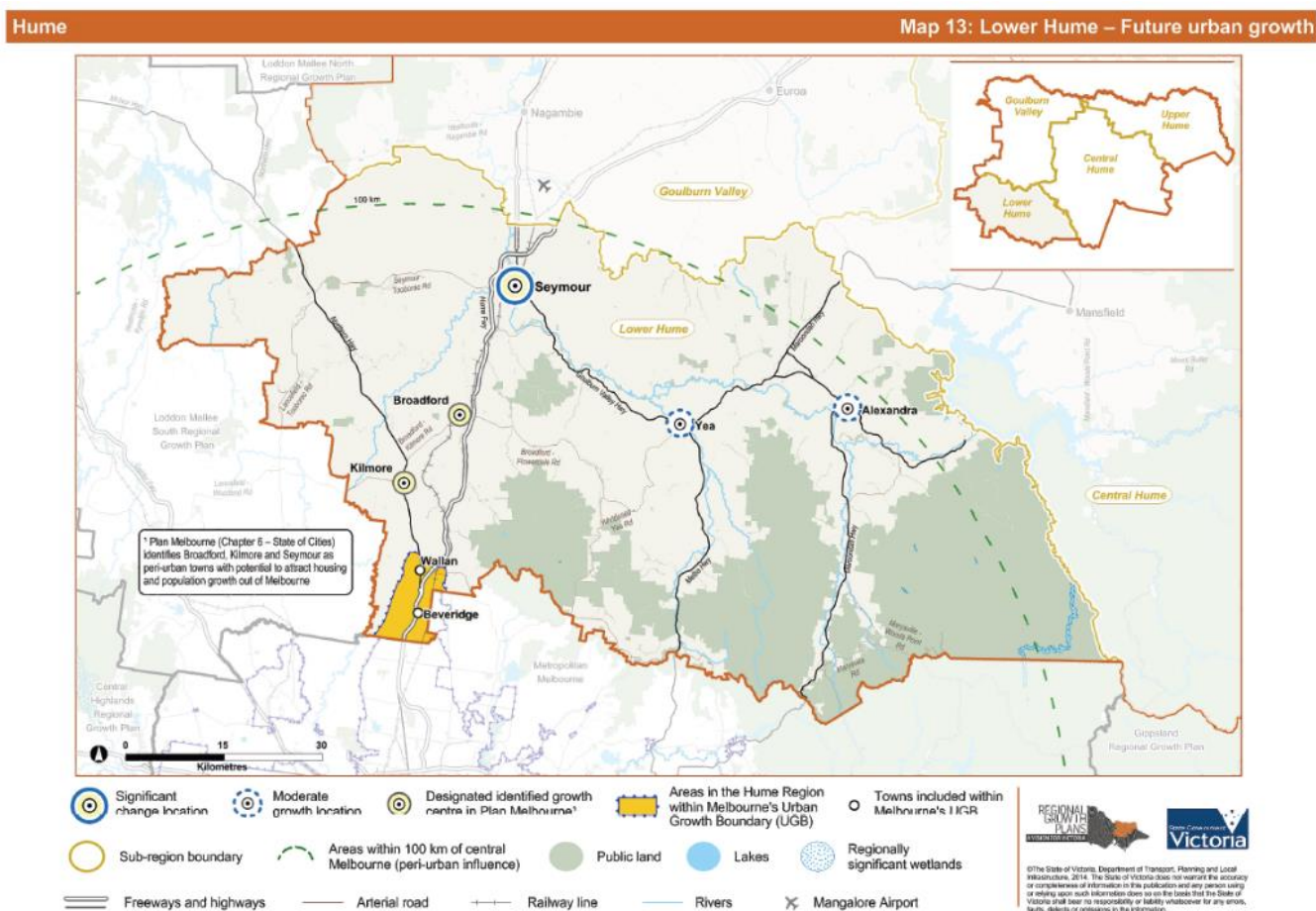
- Strategic agricultural land

ENVIRONMENT

- Alpine resort
- Areas containing high value terrestrial habitat
- Public land
- Key water and tourism assets
- Murray River corridor

Source: Hume Regional Growth Plan, State Government of Victoria, May 2014

Figure 10 – Lower Hume sub-region



Source: Hume Regional Growth Plan, State Government of Victoria, May 2014

6.2 Structure Plans

6.2.1 Eildon Structure Plan, 2016

The structure plan sought to strengthen Eildon's role as a premier State and regional recreation and tourism destination. Suitable sites for lakeside tourist accommodation and resorts were identified within the structure plan (and subsequent more detailed investigations). It was acknowledged that future proposals needed to be supported by rigorous assessments that have regard to environmental and landscape impact, and bushfire risk from forested landscapes to the north of the town. The Structure Plan also proposed the Snobs Creek area as a rural activity node to facilitate the establishment of commercial, tourism and residential uses that are complimentary to rural land use.

6.2.2 Yea Structure Plan, 2014

The Structure Plan sought to provide a "land use and development foundation for future growth" and was based on a forecast a population of 1600 in the town and environs by 2031, an increase of over 500 persons and an additional 226 households.

The Structure Plan identified that Yea's future growth prospects were strongly linked to the town's location in the Melbourne peri urban area and its proximate location to Seymour. The Structure envisaged that the proposed growth of Seymour as a transit and employment centre would enhance the appeal of Yea as a place

to live within commuting distance of Melbourne and Seymour. Other factors identified included: Yea's attractive town and landscape character, quality of lifestyle and relatively cheaper house and land prices.

At the time, the Structure Plan identified an urban housing supply of 10 years. The Structure Plan conceded that not all new housing and subdivision opportunities are likely to be taken up however due to landowner intentions, location and costs of development. Taking this into account with the need for greater housing diversity and a desirability for a number of development fronts, residential expansion south along the Whittlesea-Yea Road corridor may be required in the next 10 to 15 years.

Key proposals and recommendations of the Structure Plan included:

- *Encouraging housing diversity and lifestyle choice with a mix of lot sizes and housing styles ranging from medium density and retirement housing at locations close to services to 2.0 ha and larger rural living lots within the town's environs.*
- *Residential infill, with more diverse dwelling types and lot sizes is encouraged in locations within 400-500m walking distance of Yea town centre and Station Street precinct.*

Encourage housing infill and medium density redevelopments at locations within and proximate to the Town centre and the Station Street precinct including:

- *Unconstrained land outside of the Urban Flood Zone in Snodgrass Street Precinct between Nolan and Webster Streets.*
- *Undeveloped land within the Mixed-Use Zone on the south side of Station Street.*
- *The area generally defined by the Oliver Street, Lyon Street and View Street, including the butter factory site.*
- *Providing for the serviced longer-term southerly residential expansion of the township on both sides of Whittlesea –Yea Road. This land has not been zoned.*
- *Identify opportunities for retirement accommodation and aged care facilities within the Snodgrass Street Precinct and other sites close to services*
- *Providing opportunities for rural living subdivision to create smaller 2.0 ha lots clustered at locations close to the township.*

6.3 Urban Design Frameworks

Urban Design Frameworks (UDF's) have been prepared for most of Murrindindi's towns and settlements. The Urban Design Frameworks seek to provide guidance regarding:

- Future design of buildings, landscapes, open space and streetscapes;
- Use and development of land, including gateway entrances into the towns;
- Prioritisation of capital works, budget allocations and external funding bids;
- Changes to strategic directions, structure plans, zoning and overlays in the Murrindindi Planning Scheme as required.

A summary of UDF's for each town is provided below.

Table 5 – Urban Design Framework recommendations per town

Town	What the UDF says
Alexandra	<i>Alexandra will become a major commercial centre within the Shire servicing a growing and predominantly urban township, as well as surrounding townships, rural districts and visitors to the region. Alexandra will be a centre for light industry development and a regional centre for the provision of community services (including education and training). The township will cater for tourism, providing a base from which tourists can explore the surrounding districts.</i> <i>The north end of Grant Street is very different from the south end of Grant Street. This distinction provides a transition between the commercial town centre and the open space character of the U.T Creek. The combination of enclosing topography, a “natural” town edge, well-defined and directed vistas, some strong building form, a “green” town heart, and strong open space components, all produce a town with a strong existing character</i> <i>Alexandra is attracting larger numbers of people from Melbourne who are looking for affordable houses or rural residential living. This will continue to provide an extensive range of flow on effects for the local economy through the demand for products and services.</i> <i>No township expansion identified.</i>
Yea	<i>Yea is the second largest established township in the Shire of Murrindindi in terms of size and population. The town has been recognised in the Murrindindi Planning Scheme as one of the growth areas of the Shire due to the availability of land, services and infrastructure.</i> <i>The boundaries of Yea Township are well defined by natural forms in all directions. It is bounded to the north by the Yea River wetlands, to the west by Boundary Creek, to the east by the Yea River, and to the south by the hills to the north of Constitution Hill.</i> <i>The town has developed around the main road network and former railway line that runs in an east west direction through the town.</i> <i>The combination of enclosing topography, a “natural” town edge (the Yea River), well defined and directed vistas, some strong building form, a “green” town heart, and strong open space components, all produce a town with a strong existing character. The key issues related to urban design are to ensure that these strengths are built upon and drawn together into an integrated and high amenity town centre.</i> <i>At the time it was published, the UDF established that there was sufficient land available to meet future needs.</i>
Eildon	<i>Eildon is located approximately 120 kilometres north east of Melbourne, just north of the Goulburn River and pondages to the west of Lake Eildon. The town was constructed by the former State Rivers and Water Supply Commission in the 1950s to house workers involved in the construction of Lake Dam. The town centre is located approximately two kilometres downstream from the dam wall of the Eildon Reservoir.</i> <i>The role of Eildon in the local area is as a service centre for residents of the town and outlying areas including Snobs Creek and lakeside settlements such as Taylor Bay. The town offers most essential services, including basic food supplies and household goods, as well as a Post Office, Primary School, recreational facilities and the Darlingford nursing home.</i>

	<i>The town also acts as an important service centre for visitors to the town and Lake Eildon, including campers, and houseboats that are moored at the nearby launching ramps of the Eildon Boat Harbour and Jerusalem Creek</i> <i>There is one significant portion of undeveloped residential land in the town of approximately 12 hectares located on the north side of The Boulevard. This land is privately owned. There are two smaller parcels of residential land that have potential for subdivision: a 3-hectare parcel of private land on Vaughan Close, and the 2.5-hectare former grout factory site on the east side of Seventeenth Street. Given the limited residential building activity over the past 10 years in the township, it is considered that, if developed, these parcels would satisfy any additional demand well beyond the life of this plan.</i>
Marysville	The UDF sought to provide a framework for the rebuilding of Marysville post Black Saturday bushfires. An earlier UDF was prepared in 2005 - Murrindindi Shire Small Towns Urban Design Framework, February. The vision was to “Rebuild Marysville as a safer, more sustainable town with a distinct character, a high-quality environment and as a memorable place to visit.” Objectives included: • <i>Strengthen the economic, social and environmental sustainability of Marysville and Triangle communities</i> • <i>Support the rebuilding of Marysville as an attractive, memorable place with a distinctive character.</i> • <i>Facilitate a viable business and community services core in Marysville to underpin a vibrant local economy</i> • <i>Improve accessibility and connections within the Triangle and within Marysville</i> • <i>Protect and enhance the natural beauty of the environment and the high quality of water.</i> • <i>Build resilience to bushfire threat</i> • <i>Facilitate a mix of housing options</i> The extent of the town area is defined within the UDF. No expansion of the town area was identified. Emphasis was on rebuilding and building on zoned residential areas within the town suitable for infill development.
Buxton	<i>The town is not seweraged but has its own reticulated water supply. There is long standing policy that there should be no extension of Buxton until it can be serviced.</i>
Taggerty	<i>Taggerty is a small town located on the Maroondah Highway approximately 20 kilometres south of Alexandra. The town is located in the scenic Acheron Valley at the point where the Little River meets the Acheron River.</i> <i>There is no reticulated water or sewerage in the town. Development within the township will proceed in ways that protect views to the ranges, rivers and the rural atmosphere of the township. Tourism development will be the primary focus in the town and surrounding rural district. Whilst the township will not expand beyond its current boundaries unless servicing issues are addressed, there will be further rural residential development on the fringes of the town to cater for people seeking a relaxed rural lifestyle.</i>
Thornton	<i>Thornton is a small town located on the Goulburn Valley Highway approximately 13 kilometres east of Alexandra. There is no reticulated sewerage in the town, however the town has reticulated water supply.</i> <i>Thornton’s population has remained relatively static. The entire township area is contained within the Township Zone, apart from the town’s public infrastructure.</i>

	<i>Residential land within the Township Zone in Thornton is almost fully developed. An analysis of aerial photography indicates that there are no more than 5-6 vacant lots within the township that could be developed for residential purposes. There has been little development activity in the town in the past year. Council has indicated that there is a problem with the capacity of small allotments in Thornton to adequately treat wastewater onsite. This issue, together with the low supply of residential land, indicates that a more detailed investigation of servicing issues should be undertaken by Council over the medium to longer term</i> <i>Whilst Thornton will not accommodate significant new residential or commercial development because of floodway and servicing issues, the development of existing suitable allotments should be encouraged to sustain the population and economy of the town.</i>
Glenburn	<i>The Vision for Glenburn will be recognised for its strategic location on the Melba Highway as the gateway to Murrindindi Shire and the Region. Glenburn will continue as an attractive rural district with the Activity Area as the focal point for community activities for residents of the surrounding rural district. The development of tourism related to agriculture and the environment will be the primary focus for the Activity Area in the future, capitalising on the high numbers of tourists who pass through the district. Development of the area will proceed in ways that protect the environmental features that make a significant contribution to the rural character of Glenburn. These include the ridgelines in the district, Yea River and open, pastoral landscape. Whilst the district will not support a significantly higher population, any future developments will require sensitive planning.</i> <i>The UDF does not anticipate further township growth.</i>
Narbethong	<i>Narbethong is a series of small settlements clustered along the Maroondah Highway to the north of the Black Spur.</i> <i>There is no reticulated sewerage in Narbethong. Development of the area will proceed in ways that protect the environmental features that make a significant contribution to the character of Narbethong, including the rural land and vegetated hills.</i> <i>The township will not expand beyond its current boundaries unless servicing issues are addressed.</i>
Molesworth	<i>Molesworth is a small rural settlement located on the Goulburn Valley Highway, approximately 10 kilometres northeast of Yea. It is located in the valley of the Goulburn River, which runs to the north of the main activity area of the district where community facilities and a number of businesses are located.</i> <i>The settlement will not expand unless servicing issues are addressed.</i>
Yarck	<i>Yarck is a small town located on the Maroondah Highway approximately 13 kilometres northwest of Alexandra. There is no reticulated sewerage or water in Yarck. Residential development has occurred in a ribbon like fashion along the Maroondah Highway and is concentrated in two areas. The first area is on the east side of the Highway at the southern gateway to the town. The other area is on the west side of the Highway north of the hotel. There are also a number of houses fronting Old Yarck Road to the west of the town.</i> <i>The UDF seeks to restrict extension of the existing township until servicing issues have been addressed and to preserve and enhance the town's low-density built environment.</i>

Strath Creek	<i>Strath Creek is a small town located on the Broadford-Flowerdale Road approximately 20 kilometres southwest of Yea. There is no reticulated water or sewerage in the town. The majority of the town is zoned Township Zone (TZ). In addition, there is a small portion of land in the Rural Zone in the northern corner of the town. No RLZ or LDRZ is located in the township or surrounds. No township expansion is anticipated.</i>
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Source: Murrindindi Shire

The Kinglake Ranges, Flowerdale and Toolangi Plan and Design Framework (KTF), 2009

The Kinglake Ranges, Flowerdale and Toolangi Plan and Design Framework is a vision for a sustainable future for the local communities of Kinglake, Kinglake Central, Kinglake West- Pheasant Creek, Flowerdale (including Hazeldene) and Toolangi (including Castella).

The KFT Plan guides future population growth, land use and development, infrastructure and service provision, community safety and the character and identity of local communities. The need for a long-term strategic plan was identified as important before the 2009 bushfires and was reemphasised as a community priority in the community recovery planning process after the fires. The development of the KFT Plan and Design Framework received funding in the Rebuilding Together: A State-wide Plan for Reconstruction and Recovery, October 2009.

The Plan and Design Framework outlines seven Key Directions to achieve the vision, including:

- Key Direction 1 – Maintain Tranquil Lifestyles
- Key Direction 2 – Ensure a Viable Local Economy
- Key Direction 3 – Protect and Enhance the Environment
- Key Direction 4 – Create Attractive, Distinctive and Vibrant Towns
- Key Direction 5 – Support the Wellbeing of Local Communities
- Key Direction 6 – Support Resilience, Safety and Adaptability
- Key Direction 7 - Improve Connections

A settlement hierarchy was approved as follows. No further rezoning to support residential growth was proposed

Table 6 – KTF recommendations per town

Town	What the UDF says?
Flowerdale	<i>Flowerdale is proposed to remain a small rural settlement, given its distance from larger towns and the environmental constraints that apply to the locality, particularly at its southern end. Community nodes would be emphasised at the Flowerdale Hall/school/hotel, and the Spring Valley Recreation Reserve. No further rezoning to support residential growth is proposed.</i>
Hazeldene (now part of Flowerdale)	<i>Hazeldene is highly constrained by steep forested terrain with most private landholdings already developed. Hazeldene is proposed to remain a rural settlement and community nodes being strengthened at Flowerdale Community House in Silver Creek Road and Hazeldene General Store. No further rezoning to support residential growth is proposed.</i>
Kinglake West / Pheasant Creek	<i>Existing zoned land provides for some growth in Kinglake West/Pheasant Creek (approximately 90 lots at minimum 2 hectares). Township identity would be strengthened, and community activity nodes emphasised at intersection of Kinglake-Whittlesea Road and Whittlesea-Yea Road; Kinglake West Primary School/ Mechanics Institute Hall and at Pheasant Creek/National Park Road. No further rezoning to support residential growth is proposed.</i>

Kinglake Central	<i>Kinglake Central provides a hub for community infrastructure (e.g., new school and early learning centre, recreation facilities). No further rezoning to support residential, commercial/retail growth is proposed</i>
Kinglake	<i>Kinglake is more isolated from Melbourne than other settlements and currently provides a range of commercial services to local residents. There is an opportunity to consolidate the town centre through utilising reformed commercial or residential zones in the vicinity of the commercial centre to provide increased dwelling diversity and to support the local business and community services sectors, providing for both locals and visitors to the region. Community activity nodes would be located in the town centre and at the primary school-neighbourhood house location. No further rezoning to support residential growth is proposed.</i>
Castella	<i>Castella is a low-density residential estate in an isolated area that is subject to high fire risk. The Murrindindi Planning Scheme currently allows for significant further subdivision in Castella. It is proposed that this subdivision potential be removed by increasing the minimum lot size for the zone in this area.</i>
Toolangi	<i>Toolangi is proposed to remain a small rural settlement located within a highly valued landscape setting with highly productive agricultural areas surrounding the settlement. Community activity nodes would be strengthened in the vicinity of the CJ Dennis Hall and at the Toolangi Tavern. No further rezoning to support residential growth is proposed.</i>
Rural areas	<i>Rural areas located between settlements provide landscape and ecological buffers and should remain as rural areas. It is proposed to maintain these highly valued landscape and ecological values.</i>

Source: Murrindindi Shire

6.3.1 Development Plans

In response to the requirements of the Development Plan Overlay, a Development Plan is prepared to provide an overarching plan for an area prior to, or in conjunction with planning permit for subdivision. Council has used the Development Plan Overlay as a tool to control and co-ordinate the outward growth of towns and townships. In some instances, Council has prepared the Development Plan to direct growth and change. Approved Development Plans that have the potential to add additional housing within the Shire are discussed below:

- *Development Plan - Wattle Street Alexandra, Murrindindi Shire Council, August 2014.* The Development Plan provides for development in the order of 45 conventional density lots and 90 low density lots. Despite approvals in place, the land has remained largely undeveloped.
- *Development Plan - Goulburn Valley Highway Alexandra, 2014.* The land is 83 hectares in area and currently under development for a low-density residential subdivision of lots between .05h – 2ha.
- *Development Plan, Lawrances Road Yea, Murrindindi Shire Council August 2014.* The Development Plan provided for a residential subdivision. The final stages are yet to be developed.
- *Murrindindi Planning Scheme, Development Plan, Low Density Residential Zone, Racecourse Road and Lawrances Road, Township of Yea, April 2008.* The Development Plan provided for a low-density residential subdivision. The northern section of the subdivision with approximately 35 lots is near complete. There is provision under this development plan to extend the subdivision south and achieve in the order of a further 25 lots.
- *Development Plan, Meadow Road, Yea 2011.* The Development Plan provided for a low-density residential subdivision of 27 lots. The development is mostly complete.
- *Murrindindi Planning Scheme, Development Plan, 45 Carey Road Yea.* The Development plan area would net approximately 50 Rural Living lots. The land is yet to be developed.

- *Murrindindi Planning Scheme, Development Plan, 66 Racecourse Road, Yea, March 2019.* Stages 1-2 of the residential subdivision have been developed. Stages 3 and 4 are under construction and will add a further 40 residential lots.

6.3.2 Rural Residential Study, 2003

Murrindindi Shire Council prepared a Rural Residential Study in 2003. The Rural Residential Study reviewed the supply of land zoned Low Density Residential (LDR) and Rural Living (RLZ). The objective of the study was to investigate and make recommendations for changes to the Murrindindi Planning Scheme relating to the LDRZ and RLZ.

The study was prepared in response to the lack of land zoned for large scale residential subdivision and small lot rural subdivision in the Shire at the time. There was demand for this type of development within the Shire because of:

- The proximity of the Shire to the northeast of Melbourne.
- The Shire's naturally attractive foothills, valleys and landscapes.
- The area having or being a gateway to major recreation and tourism assets.
- The presence of attractive towns with significant character that provide a range of physical and community services.

These attributes clearly remain. The study recommend changes the planning scheme in Buxton, Yarck, Glenburn and Taggerty to accommodate rural residential development. Land in Buxton and Yarck rezoned for this purpose. Land in Glenburn and Taggerty was not rezoned.

7 HOUSING AND SETTLEMENT PROFILE

In preparing the H&SS, it is essential to understand both the current and emerging needs of the community. To achieve this, it is necessary to examine the existing and future projected demographic structure. It is also necessary to examine the existing housing stock to determine whether it meets both the current and future community requirements. This section of the report will examine both the current and future demographic structure, as well as housing demand and supply, and identify potential future requirements.

Population forecasts are produced by a range of organisations, including the Department of Environment, Land, Water and Planning (DELWP) who produces the Victoria in Future (VIF) estimates, the ABS who undertakes the Australian census every five years, and private consulting firms such as Remplan who Council uses to augment all of this information to the local level. Datasets from both the VIF and Remplan have been used in this report.

Demographics are discussed under the following key themes:

- Land Supply
- Population
- Trends
- Forecasts
- Housing affordability

7.1 Land Supply

7.1.1 Serviced towns

Serviced residential land supply in Murrindindi is concentrated within four serviced towns – Alexandra, Yea, Eildon, and Marysville. Existing planning policy directs future growth to serviced towns.

7.1.2 Lot size and density

A sample analysis of residential lots within each serviced town was undertaken. The analysis identified the following characteristics:

Table 7 – Lot size and density

Town	Avg lot size	Comment
Alexandra	Residential 850sqm	The Alexandra residential area contains a wide range of residential lot sizes. Town lots are predominately occupied by single dwellings. Only a small proportion of lots contain more than one dwelling on the lot. The smallest single dwelling lots are in the vicinity of 600sqm. A number of larger lots in excess of 1,000sqm-1,500sqm also exist. Capacity exists west of Alexandra for future growth Land is zoned for this purpose.
	Low Density Residential 4,000sqm- 7,000sqm	A number of Low Density Residential lots are located on the town periphery. Lot sizes vary considerably, influenced by market demand, servicing and topography. Older lots are generally larger in size. Newer lots approved east of Alexandra are smaller in size and currently under construction. Land is zoned to enable further low density residential lots out to the Goulburn Valley Highway to the east.

Yea	Residential 950sqm	Yea contains a significant proportion of large town lots in excess of 1,000sqm. Most contain a single dwelling. The smallest residential lots are in the vicinity of 650sqm. Yea's undulating topography contributes to the pattern of larger lots, with land to the south of the town restricting what can be achieved on sloping land. Very few lots contain more than one dwelling on a lot. Newer lots constructed to the west of Yea were at an average of 800-850sqm.
	Low Density Residential 5,000sqm	Yea contains low density residential lots both east and west of the town centre. Lots range in size reflective of market demand, servicing, and topography. Newer lots are generally smaller in size. Capacity exists west of the town to add additional lots. Land is zoned for this purpose.
Eildon	Residential 650sqm	Eildon contains predominately single dwellings on small lots. The bulk of Eildon's housing stock was constructed in the 1950's to house a temporary workforce enabling the construction of the Eildon Dam. Dwellings were constructed of modest size and nature. There are some examples of larger lots in excess of 1,000sqm (ie: Park Avenue), however these are by exception compared with the majority of town lots.
Marysville	Residential 1,000sqm	Marysville contains a variety of larger lot sizes (the largest of Murrindindi's serviced towns). Lots contain predominately single dwellings. Many lots are still under construction following the events of the Black Saturday bushfires. There are some recent examples of multi-dwelling development on larger lots. Capacity exists to the north of the town to add additional lots. Some of this land is likely to be constrained by the requirements of the Bushfire Management Overlay (BMO).

For the purpose of estimating available capacity of residential land within serviced towns, we have used an average lot size of 800sqm for residential lots and 5,000sqm for Low Density Residential lots.

7.1.3 Review of residential capacity – Serviced Towns

A review of undeveloped residential land was undertaken for each of the four serviced towns. The review was undertaken using digital mapping and aerial photography then validated with Council officers. Major undeveloped parcels of land were identified to calculate the amount of zoned, serviced land available for housing. The total available land area was calculated using the average lot size found within Murrindindi's serviced towns. A proportion of land area was then removed from the calculation to allow for typical development constraints, roads, and open space. An estimated serviced lot capacity for each town and the Shire as a whole was then calculated. Refer Table 8 overleaf.

Table 8 - Serviced Towns – Estimated lot capacity

Town	Res land undeveloped Avg 800sqm	LDRZ undeveloped Avg 5000	Identified for long term growth in Structure Plan Avg 800sqm
Alexandra	528	57	
Yea	273	137	322
Eildon	120		
Marysville	118		
Total	1,039	135	322
Total potential residential lots	1174		
Total potential future residential lots	322		

Note:

- Does not account for the consolidation of existing lots containing a dwelling.
- Does not account for the development of non-residential zoned land for housing.
- Does not account for land supply in Township Zone (unserviced townships), or Rural Living Zoned land.

Based on the analysis, the following conclusions can be drawn:

- Murrindindi Shire is estimated to have zoned, serviced residential land available to accommodate approximately 1,039 new residential lots. The vast majority of available supply is located within Alexandra and Yea. Land which may be suitable to accommodate a further 135 Low Density Residential lots is available on the periphery of serviced towns, again within Alexandra and Yea. This equates to a total potential of 1174 lots within residential zoned areas.
- There is a strong reliance on zoned, but undeveloped residential land to supply new housing to accommodate future housing needs. Much of this land has remained undeveloped for a considerable period. It may be some time before this land can be developed and delivered to the market.
- A significant volume of undeveloped Rural Living Zoned land remains available on the periphery of serviced towns. This would add to the available supply of land identified above.
- Broadacre development adding residential (town) lots is occurring west of the Yea town centre. Only small amounts of scattered broadacre development is occurring in Alexandra. Marysville continues to undergo redevelopment following the events of the 2009 bushfires. Little development is occurring in Eildon.
- The area east of Alexandra offers the most logical, zoned land suitable for serviced residential development. This land has remained undeveloped for a considerable period. If this land were not developed, the available land supply would be significantly reduced.
- The only long term, unzoned land identified in planning strategy is south of Yea adjacent to Whittlesea/Kinglake Road. There is no long-term growth front identified in Alexandra.

7.1.4 Unserved towns and settlements

Small towns and settlements in Murrindindi provide for a range of lifestyle and rural living opportunities and contribute to the overall diversity of housing available within the Shire. The sustainability of Murrindindi's small towns and settlements is an important issue for the Shire. This includes the retention of a sustainable, local population.

Housing supply available within Murrindindi's unserved towns and settlements may be summarized as:

- Land within the Township Zone may provide for some infill opportunities suitable for future housing, however based on a review of aerial photography, land supply is not estimated to be significant.

- Larger lot development on township peripheries may be possible where zoned Low Density Residential or Rural Living Zone. There remains a significant quantum of undeveloped Rural Living Zoned land available across the Shire. This land could also contribute to meeting future housing needs in addition to the capacity identified in Table 8.

Wastewater, environmental and land management constraints are more prevalent in unserviced towns. Planning policy seeks to manage the sustainable growth of unserviced towns and settlements within this context. It follows that unless constraints are either removed or reduced at a precinct-based level (via major infrastructure upgrade or environmental management initiative), there is unlikely to be significant growth in unserviced locations. The H&SS should reflect these existing policy settings and settlement characteristics.

7.1.5 Rural balance

There are numerous lots (small and large) located within the Farming Zone within which do not contain a dwelling. Whilst there would be physical capacity to add significant housing supply within the Farming Zone, there is strong planning policy in place protecting agricultural land from encroachment. Whilst housing within the Farming Zone will continue to service and provide residence for existing farmland, further development of the Farming Zone for housing has not been considered in future housing projections. The H&SS should seek to reflect these existing policy settings and settlement characteristics.

7.2 Population and growth

7.2.1 Population trends

Murrindindi's population was estimated at 15,197 in 2021 (ABS, 2022). Murrindindi Shire has traditionally maintained relatively slow, but sustained population growth over time. In more recent times, while many parts of the State faced population decline (Melbourne/Western Victoria), other parts of the State experienced population increase (including Murrindindi) at rates of between 2% and 5% (well above historical averages). (Sykes, 2022)

Compared with State averages, Murrindindi Shire has:

- Significantly higher dual income, no children households (DINK families).
- Lower occupancy rate (78.2% occupancy in Murrindindi compared with 88.9% State average).
- A higher proportion of single (lone person) households.
- Significantly higher proportion of separate, detached households (Murrindindi 95.5%, State average 73.4%).
- Significantly lower proportion of townhouses, flats, apartments (Murrindindi 1.9%, State average 26%).
- Much higher rate of home ownership/mortgage within Murrindindi compared with rentals

Source: 2021 ABS Census Data

7.2.2 Population & Housing in Regional Victoria

In 2020, the Victorian Government produced "*Population and housing in Regional Victoria – Trends and Policy implications, DELWP 2020*" The report provides an evidence-based discussion of population and housing trends in regional Victoria. Key findings include:

- Although Victoria is the most densely settled state in Australia it has, by world standards, a low population density. Three-quarters of the Victorian population are concentrated within the capital city - Melbourne.
- This has the potential to create challenges for state and local governments. On the one hand, the metropolitan area is dominant and attracts both people and the private and public services they require. There are economies of scale in providing infrastructure and services although there may also be higher levels of congestion and longer commuting times than in regional areas. However, the lower population density of regional areas can create difficulties for infrastructure and service

provision. Longer distances and fewer people may lead to higher per capita costs of service provision or excess capacity in existing infrastructure.

- Regional Victoria is not homogenous. Communities vary by size, population characteristics, proximity to larger centres, and housing supply and demand. Assumptions based on metropolitan models or experience may not be well suited to different locations.

Source: “*Population and Housing in Regional Victoria – Trends and Policy Implications*”, State Government of Victoria, DELWP Forward Policy and Research Branch, 2020.

7.2.3 Impact of the Global Pandemic

The global pandemic has and will continue to have impacts on housing and settlement decisions. An environmental scan of available information has been undertaken to understand emerging trends with respect to housing and settlement. A summary of findings is provided below:

- A predicted net shift in migration away from capital cities in favour of regional areas in 2020-21, before gradually returning towards the long-run average.
- A net shift in migration towards regional areas (Melbourne has experienced its largest net migration loss on record). Population growth in Sydney and Melbourne plunged as:
 - International migration to Australia was effectively halted.
 - Lockdowns paused the long-term trend of people moving from the regions to the cities.
 - The ability to work remotely made a move to a regional area more attractive.
- Regional areas attracted more people during 2020 as a result of several factors:
 - high local amenity
 - fewer young people being drawn to the cities for employment & education
 - affordable housing
 - local employment opportunities
 - people making the sea-change / tree-change to take advantage of remote working
- The impact of COVID-19 on people’s residential decisions will provide some benefits and create a range of opportunities. However, new growth patterns will mean the urban and regional planning and infrastructure provision challenges facing Australia will only become more complex.
- Some regional areas may experience significant strategic land use and infrastructure planning challenges arising from increased population growth and changing age-profiles.
- Regional Australia has an overall older age-profile when compared with capital cities however with COVID-19 we are likely to experience a resurgence in the working age-population to regional cities. This has social planning implications in terms of the provision of schools, sports facilities, etc.
- Housing affordability for ‘local residents’ and gentrification may also become an issue in some regional communities.
- There is a need for appropriate land use planning to ensure that housing, local services and infrastructure is sustainably provided to local communities. New residents are likely to have heightened expectations of service delivery and infrastructure in the regions. Town planners need to consider the requirements of local communities to retain new residents and take advantage of opportunities presented by COVID-19.
- The percentage of Australians working from home has jumped from 8 per cent to 40 per cent in the past two years
- Working from home is expected to continue at high levels after the pandemic ends
- In future, employers and workers are expected to negotiate mutually beneficial arrangements

Sources:

“*Migration between cities and regions - a quick guide to Covid 19 impacts*”, Australian Government Centre for Population, 2020

“*Work from home productivity commission study*”, ABC News 2021

“*COVID-19 impacts both cities and regional population growth*” KPMG 2020.

7.3 Trends in housing development

7.3.1 Housing Growth

Residential planning and building approvals have remained relatively static over the past decade (until recently). There was a sharp rise of 16.3% in residential building approvals over the 12-month period from 2019/2020 to 2020/2021. Council building data indicates that this trend has continued into 2021.

The value of residential building approvals has grown substantially over the past decade, up 40.36%. There was a 22.98% increase in the over the 12-month period from 2019/2020 to 2020/2021.

When looking at the data, it is indicating steady population growth over time, but sharp increases in the number and value of residential approvals in more recent times.

Compared with State averages, Murrindindi Shire has:

- A higher proportion of single (lone person) households.
- Significantly higher proportion of separate, detached households (Murrindindi 95.5%, State average 73.4%).
- Significantly lower proportion of townhouses, flats, apartments (Murrindindi 1.9%, State average 26%).
- Much higher rate of home ownership/mortgage within Murrindindi compared with rentals (ABS, 2022)

Concerns have been raised by members of the community through preparation of the Council Plan regarding the escalation in rents and lack of rental accommodation options in the Shire (*Shaping Our Future, MSC 2021*).

7.3.2 Spatial distribution

The majority of housing within Murrindindi Shire is focused within the serviced towns of Alexandra, Yea, Eildon, and Marysville. Murrindindi Shire also contains a number of smaller towns and settlements which are not connected to infrastructure services. While not serviced with urban infrastructure, the Kinglake statistical area still comprises a significant proportion of the Shire's overall population. The H&SS must consider the significant role that non-serviced housing and settlement makes within the overall context of the Shire.

The Kinglake statistical area is located in closer proximity to employment areas within Melbourne's north. Higher occupancy exists in the west of the Shire nearest the population centres in Melbourne's northern suburbs and Seymour.

Table 9 – Population & Dwelling Distribution

Statistical district	Population	Dwellings
Alexandra	6,828	4,298
Yea	4,182	2,285
Kinglake	4,204	1,728

Source: ABS 2022

7.4 Forecast population growth and housing demand

7.4.1 Nature of forecasts

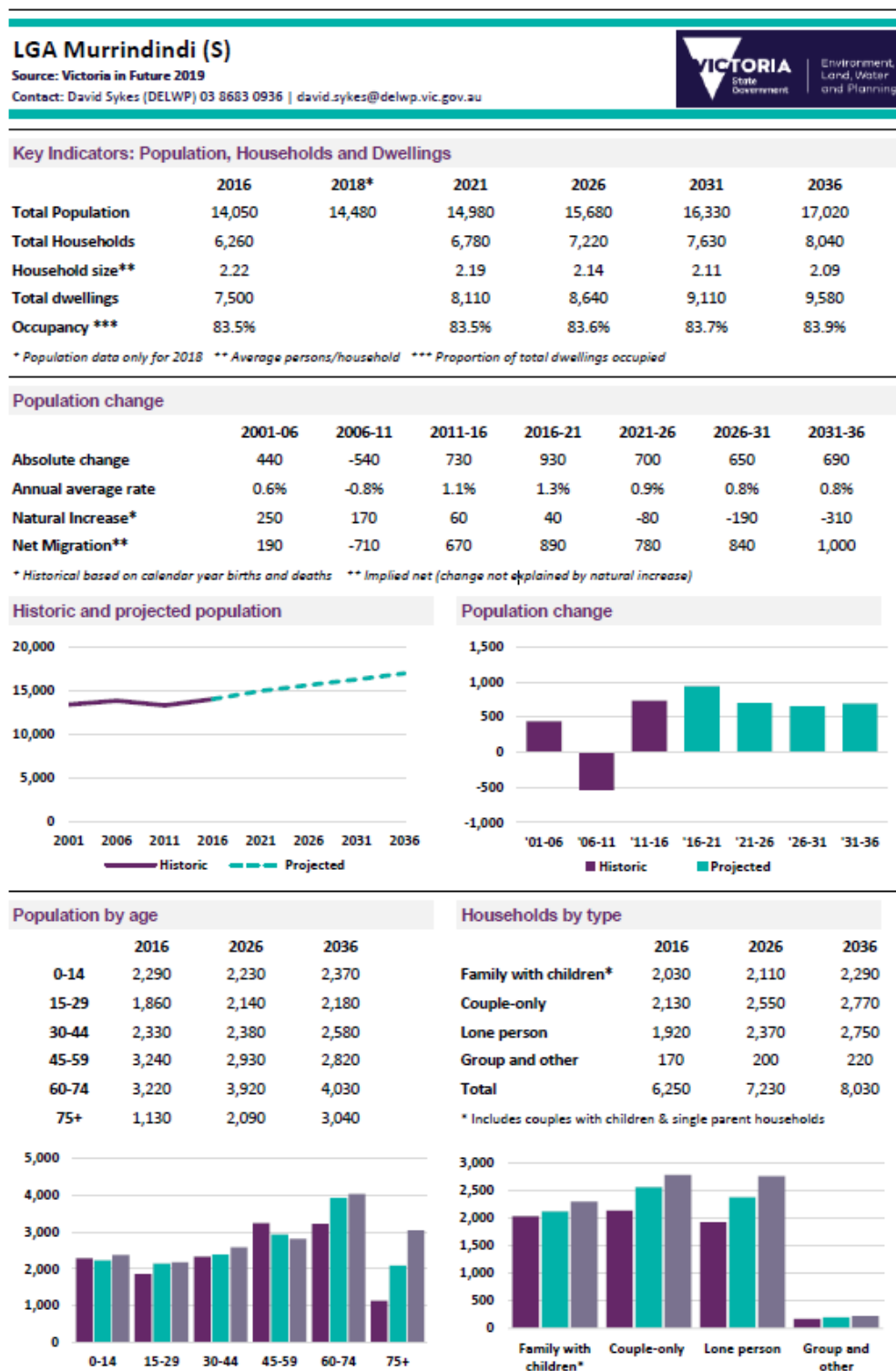
Projecting future growth in population and housing demand is always problematic. Growth may ease off or could accelerate – especially if Murrindindi captures a growing share of peri urban housing demand beyond the global pandemic. If growth is underestimated, it could result in an inadequate housing supply and declining housing affordability, infrastructure shortfalls and potentially rushed and reactive decision-making to cater to the unexpected growth. It is important that growth forecasts are periodically reviewed.

7.4.2 VIF Population growth forecasts

A review of historical and projected future population and housing data was undertaken using Victoria in Future (VIF) -- the state government projection of population and households Projections are based on trends and assumptions

for births, life expectancy, migration, and living arrangements presented in. Key metrics for Murrindindi are presented in in *Figure 12* overleaf.

Figure 12 – Murrindindi LGA Population and Housing Profile



Source: Victoria in Future, 2019

A review of the data specific to Murrindindi Shire indicates the following:

- Historical rates of population growth have been low at around 0.8% per annum.

- Murrindindi's population decreased in the period 2006-2011 (possibly attributable to the events of 2009 bushfires).
- Since this time, the Shire's population has grown or forecast to grow at a rate of 1.1% or 1.3% per annum (explained by the rapid growth of Victoria as a whole, and a proportion of this growth being shared within Murrindindi).
- The rate of growth was projected to decrease to close to historical levels of 0.8% from 2026-2036. This could be attributed to reduced growth of the State as a whole, and a continued, long-term trend towards urbanisation (away from regional locations).
- Ageing of the population, with significant increases in residents aged 60+ and a decrease in population aged 45-59.
- An increase in lone person and couple only households.

Source: VIF, 2019.

7.4.3 Murrindindi forecast population & housing requirements

Murrindindi Shire's forecast population and housing requirements have been modelled in Table 10 below. This includes review of Victoria and Future and more recent ABS data published following the 2021 Census.

A projected population growth rate of 2% has been modelled over the short term to reflect growth patterns prior to, and through the global pandemic. This rate reduces to 1.3%-1.1% per annum over the medium-long term. This rate of growth is considered "most likely" of all modelled forecasts but remains in excess of an historical growth rate of 0.8%.

Household sizes are modelled at 2.2 persons per household reflective of existing household sizes. This rate reduces to 2.1 persons per household over the medium term reflective of a forecast reduction in household size (VIF, 2019).

This forecast growth rate has shaped the assumptions of this report. It is strongly recommended that this rate be reviewed periodically by Council.

Table 10 - Murrindindi Shire forecast population and housing requirements

Projection (years)		1	5	10	15	20
Year	2021	2022	2026	2031	2036	2041
Growth rate	2	2	1.3	1.1	1.1	1.1
Starting Population	15,197	15,197	16,289	17,273	18,244	19,270
New population	0	304	212	190	201	212
Year end population	15,197	15,501	16,501	17,463	18,445	19,482
Avg persons per household		2.2	2.1	2.1	2.1	2.1
Total households required		7,046	7,857	8,316	8,783	9,277
Current dwellings (ABS 2022)	7,685					
Occupied dwellings	5,994					
Total potential residential lots	1,174					
Dwellings available		639	-172	-631	-1,098	-1,592

7.5 Housing affordability

7.5.1 Land supply and affordability

There are a number of factors contributing to increases in housing prices. These include:

- Limitations on the availability of broad hectare land
- Strong demand and population growth
- Limited industry capacity to add to land and housing when there is strong upturn in demand
- Increasing subdivision design and construction standards
- Planning processes and tighter controls on where development can occur (development constraints).

A number of potential issues are now emerging:

- Recent consultation undertaken by Council with its community raised concern over housing affordability, the impacts of Air BnB in removing stock from the housing and rental market, long-term rental shortages, and increase in rental prices.
- While residential planning and building approvals have remained relatively static over the past decade (until recently). There was a sharp rise of 16.3% in residential building approvals over the 12-month period from 2019/2020 to 2020/2021. Council building data indicates that this trend has continued into 2021.
- The value of residential building approvals has grown substantially over the past decade, up 40.36%. There was a 22.98% increase in the over the 12-month period from 2019/2020 to 2020/2021.
- Some regional areas are expected to experience significant strategic land use and infrastructure planning challenges arising from increased population growth and changing age-profiles. There will be a need to ensure that housing, local services and infrastructure are sustainably provided to local communities.

A number of planning strategies developed by Council have acknowledged the price of land and housing as a key strengths / attribute (comparative with Melbourne). The H&SS should consider housing affordability as a key strength. The maintenance of an adequate land supply (both for broad-hectare development and urban consolidation/ redevelopment) is critical to maintaining housing affordability in Murrindindi.

7.5.2 Housing choice

Murrindindi Shire has traditionally provided a range of housing types and locations. This has included:

- Established detached housing within towns.
- Small scale broad-hectare development of low densities in parts of Alexandra and Yea.
- Lifestyle development in towns and settlements outside of the main towns.
- Rural Living on lots of 2-8ha
- Rural residential housing

However, issues are now emerging:

- Murrindindi's population is ageing and is projected to continue to age. The vast proportion of existing housing comprises detached dwellings on relatively large lots which may not be suitable for an ageing demographic.
- There are few small housing options available to purchase or rent within serviced towns.
- There are limited short stay accommodation options.
- The stock of broad-hectare sites in serviced towns is limited.
- Whilst a future growth front is identified in Yea, there are no other future growth fronts identified within Murrindindi Shire.
- In some cases, land zoned to accommodate additional housing has not been developed.
- There is a significant amount of zoned land for rural living which remains undeveloped.
- Council continues to receive planning applications for dwellings on rural land. The question as to how much housing development can occur outside of established towns and settlements without adversely impacting the viability of farmland and rural character must also be considered.

- There is a need to provide for a mix of dwelling types appropriate to changing population profiles and community expectations. The H&SS must consider these issues and identify measures to maintain adequate housing supply and choice.

8 SUMMARY OF KEY FINDINGS

The following key findings will inform the preparation of the Housing and Settlement Strategy (H&SS). The strategy is intended to address the Shire of Murrindindi's housing needs until 2041 and beyond. This meets the requirement of the State Planning Policy Framework that all Victorian councils must plan to accommodate a minimum projected population growth over a minimum 15-year period. A key question for the strategy is whether Murrindindi Shire Council's current policy framework can accommodate forecast housing and settlement growth out to 2041?

It is important to acknowledge that the H&SS is not "starting from scratch." Council's existing policies and strategic directions have been developed over many years, through detailed investigation and consultative processes. They are a solid foundation from which to build and have shaped community expectations regarding the management of Murrindindi's future growth.

8.1 Emerging issues

1. Murrindindi's population was estimated at 15,197 in 2021 (ABS, 2022).
2. Murrindindi Shire has traditionally maintained relatively slow, but sustained population growth over time.
3. In more recent times, while many parts of the State faced population decline (Melbourne/Western Victoria), other parts of the State experienced population increase (including Murrindindi) at rates of between 2% and 5% (well above historical averages). (Sykes, 2022)
4. Compared with State averages, Murrindindi Shire has:
 - Significantly higher dual income, no children households (DINK families).
 - Murrindindi's population is ageing, with projected increases in residents aged 60+ and decrease in population aged 45-59.
 - Lower occupancy rate (78.2% occupancy in Murrindindi compared with 88.9% State average).
 - A higher proportion of single (lone person) households.
 - Significantly higher proportion of separate, detached households (Murrindindi 95.5%, State average 73.4%).
 - Significantly lower proportion of townhouses, flats, apartments (Murrindindi 1.9%, State average 26%).
 - Much higher rate of home ownership/mortgage within Murrindindi compared with rentals (ABS, 2022)
5. Whilst the impacts of Covid 19 continue to develop, it is noticeable that Murrindindi has experienced sharp increases in the number, and value of residential approvals over the past 2-3 years (MSC, 2021). Concerns have also been raised by members of the community through preparation of the Council Plan regarding the escalation in rents and lack of rental accommodation options in the Shire (*Shaping Our Future, MSC 2021*).
6. Regional and peri urban areas are facing a number of demographic changes and growth pressures. This was a significant increase in dwelling approvals in regional LGA's (2020/2021) (DEWLP, 2021)
7. The global pandemic has influenced the demand for housing and settlement decisions across the Shire in a number of ways. The prospect of residing in Murrindindi whilst holding professional employment in Melbourne is now greater than before due to more relaxed working from home arrangements. Access to employment opportunities (mostly outside of the Shire) has previously limited growth opportunities (particularly in the east of the Shire which are furthest distance to key employment nodes).
8. It is likely Murrindindi will see a rise in population growth before seeing a reduction in growth to more historical levels (VIF, 2019) There is a need to balance the current high growth levels with historical levels of growth which have been shaped by a number of different factors.
9. A series of population and housing forecasts have been developed in this report.
 - A projected population growth rate of 2% has been modelled over the short term to reflect growth patterns prior to, and through the global pandemic. This rate reduces to 1.3%-1.1% per

- annum over the medium-long term. This rate of growth is considered “most likely” of all modelled forecasts but remains in excess of an historical growth rate of 0.8%.
- Household sizes are modelled at 2.2 persons per household reflective of existing household sizes. This rate reduces to 2.1 persons per household over the medium term reflective of a forecast reduction in household size (VIF, 2019).
10. This forecast growth rate has shaped the assumptions of this report. It is strongly recommended that this rate be reviewed periodically by Council.
 11. Murrindindi Shire has estimated capacity within existing zoned land to deliver an additional 1,174 lots. This amount of land would meet the planning policy requirement to provide 15 years housing supply. There are however some issues which are likely to significantly limit/reduce this supply:
 - There is a strong reliance on zoned, but undeveloped residential land to supply new housing to accommodate future housing needs. Much of this land has remained undeveloped for a considerable period. It may be some time before this land can be developed and delivered to the market.
 - Existing housing stock is estimated be exhausted by 2026.
 - The Shire has an occupancy rate of 78%. This is likely to further reduce available housing capacity.
 12. The above suggests that there is a critical need to:
 - Work with landowners to unlock existing zoned land and facilitate development for housing.
 - Provide clear planning directions to assist in facilitating growth.
 - Commence investigations to identify additional land for residential growth.
 13. Additional supply is available through rural living style development and development within unserved towns and settlements. There is a risk that without increasing housing supply in serviced townships, some housing demand will be pushed to these locations (or to locations outside of the Shire).
 14. Housing projections have been modeled. These can be used to understand longer term requirements for growth. This will assist Council to identify and safeguard long-term options for future housing growth.
 15. The only long-term, unzoned land identified in planning strategy is south of Yea adjacent to Whittlesea/Yea Road. There is no long-term growth front identified in Alexandra. There is a need for the H&SS to examine both short-term and longer-term opportunities for housing growth.
 16. With an expected increase in population and ageing of the population, there is a need to define what type of housing is required to meet future needs. Planning policy recognizes the need to provide for housing choice, including a mix of dwelling types suited to changing population profiles and community expectations (VPP 2022). The H&SS can improve housing supply and affordability by ensuring there is enough land zoned in the right places to enable additional housing to be created.
 17. Higher vacancy rates exist within towns within the east of the Shire (ABS, 2021). Measures to better utilise existing housing within serviced townships should be explored.
 18. Existing planning policy provides strong direction for H&SS. There is no need to depart from these directions. This includes:
 - *Facilitate residential expansion in established, serviced townships that have potential for further growth, in particular Yea and Alexandra.*
 - *Encourage a diversity of housing including higher density housing, retirement villages and residential aged care facilities.*
 - *Encourage housing in well serviced areas to maximise infrastructure provision.*
 - *Facilitate housing in locations that ensure a high level of community safety, particularly from bushfire. (MPS, 2021)*
 19. Major weather events are providing a reminder to as to the need to plan and adapt to climate change. Key stakeholders identified such events and expressed a strong willingness to address climate change within the strategy. It is recommended that a theme or chapter within the strategy be dedicated as to how future housing and settlement will respond to climate change challenges
 20. In future, further research will be required to support an understanding of social and community infrastructure requirements to support an increased population. There will be a critical need to understand whether upgrades to education, health, childcare and community facilities and services will be required to maintain and support economic and health outcomes for the community. The responsibility for the provision and servicing of community infrastructure is shared. Council does not

currently hold reliable data meaning that a baseline understanding of existing social community infrastructure is not readily accessible. This will require targeted consultation with community service providers to understand current and future requirements. This could take the form of a Social Infrastructure Assessment or similar study.

21. Key stakeholder consultation has re-affirmed the critical need for integrated land use planning and infrastructure planning. It is recommended that the Draft Strategy be developed having regard to service authority requirements and plans. The Strategy should identify where critical upgrades are required to necessitate additional housing supply.
22. Council has developed a substantial number of planning strategies, frameworks and policies to direct growth and change. While well founded, many these plans and strategies are now aged. The H&SS should examine and provide direction for future strategic planning work. The H&SS will provide consideration of the need for:
 - Alexandra Structure Plan and Development Plans.
 - Yea Framework Plans / Development Plans to explore options for growth, particularly to the south of Yea.
 - Social Infrastructure Assessment for the Shire to support projected increases in resident population.

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ATTACHMENT 1 – KEY STAKEHOLDER DISCUSSIONS

1. Introduction

Throughout February and March 2022, key stakeholder discussions were held across Council, statutory authorities and local development professionals. The purpose of these discussions was to validate and strengthen the depth of findings contained within the Draft Housing and Settlement Strategy Background and Issues Report, and to enable its finalisation prior to the preparation of the Strategy.

Key stakeholder discussions supplemented earlier feedback received from the community regarding housing and settlement issues through the preparation of the Council Plan in 2021. A summary of community feedback is provided in Section 4 of this report.

2. Methodology

Key stakeholder discussions involved:

- The identification of key stakeholders with Council officers.
- The supply of the Draft Background and Issues Report for review and questionnaire to test key findings.
- Two workshops with Council staff: Each workshop was conducted using a summary presentation of the Draft Background and Issues Report, questions to obtain feedback, and discussion.
- Councillor Briefing: The briefing was conducted at Council's Yea office on 16.3.22 using a summary presentation of the Draft Background and Issues Report, questions to obtain feedback, and discussion.
- Review of questionnaire feedback from referral authorities and development professionals.

This summary of key stakeholder feedback was then prepared to:

- Document the key issues emerging from key stakeholder engagement.
- Take account of stakeholder issues that are yet to be addressed within the Background and Issues Report (gaps).
- Identify where adjustments were required to enable finalisation of the report.
- To shape the form, content, and direction of the Housing and Settlement Strategy (next stage).

This summary forms an attachment to the Background and Issues Report as a record of the key stakeholder feedback received.

3. Summary of Key Stakeholder Feedback

A summary of feedback received from key stakeholders is provided below:

Housing supply and demand

- There was strong consensus that Murrindindi was a great place to live due to its many lifestyle and amenity benefits. The demand for housing at the moment is significant.
- It is hard to buy residential blocks in town (Alexandra).
- Despite a shortage of housing, there were many vacant houses in Alexandra. What can be done to better utilise the existing housing stock?
- People are purchasing homes as a holiday home, or a second home to retreat too since the onset of the pandemic. This may be contributing to rental market shortages. The outcome is we have homes, owned by people who live and work outside the Shire that are unoccupied. It puts stress on local families and people in the community wishing to purchase a home or simply look for a place to rent to have a roof over their heads.
- There is a shortage of residential expansion areas within the Shire.
- There are a lack of trades to service demand.
- Air B&B - houses have been removed from the longer- term rental market.

- Council can work more closely with developers and landowners to create housing supply to meet market needs.
- The demand for caravan park expansion provides an indication of the need for smaller, affordable households.

Planning for the future

- The strategy needs to acknowledge the age of some of the statistical data relied upon (ABS, Vic in Future). Updated statistical data received later in 2022 should be reviewed to determine changes in patterns of growth within the Shire.
- Designated for future growth areas are required. It is scattered and uncoordinated at present. We can then plan properly for service provision over the longer term.
- There is a need to identify and encourage development of key redevelopment sites within towns to accommodate smaller households. This would reduce the pressure to further expand the town footprint.
- The community have often rejected attempts to create smaller households, with concerns raised regarding neighbourhood/township character. There is a need to identify local, and positive examples local smaller housing types that the community can have confidence in. One example may be the development at the corner of Nihil and Rose Streets. Others need to be identified.
- If housing needs could not be met within existing towns, do we need to consider servicing another town with less constraints?
- The Strategy needs to be clear as to what it will / will not address.
- The Strategy needs to consider the impacts of climate change and how this will impact planning for future housing.
- Alexandra has the most services and provides the most logical opportunity for urban growth. Yea offers the next best opportunity (if care is taken to avoid development of flood prone land).
- While there is a surge in the demand for housing at the moment, we need to be careful to balance this when the demand reduces. We may see this soon with petrol prices increasing.
- If appropriate, the strategy should consider directions for smaller towns and farmland.

Housing choice, affordability, and diversity

- There is a lack of housing diversity. The majority of housing is detached housing or lifestyle dwellings on larger properties. There are very few smaller dwellings. This significantly impacts housing choice:
 - Older residents looking to remain in the Shire and “downsize” have very few options and are forced to relocate. There is little opportunity to “age in place”.
 - Smaller dwellings (units, flats, townhouses) that may be of a lower price point simply don’t exist. The Shire misses an opportunity to accommodate residents who demand this household type.
- There is a lack of rental accommodation across the Shire. This leads to a number of impacts:
 - Difficulty attracting and accommodating workers looking for short term accommodation,
 - Families who might be looking to “try” living in the Shire prior to purchasing a dwelling,
 - Young people and those who cannot afford to purchase a dwelling.
- There is a need for more affordable housing on the market that supplies homes to people and families.

Covid 19 impacts on housing:

- The price and demand for housing has escalated significantly since the onset of the pandemic.
- The rate of homelessness has increased since the onset of the pandemic.
- Towns have become stressed over Covid with visitors (normally traveling overseas or interstate). This can be measured by a lack of parking spaces in commercial centres during peak times.
- The strategic directions relating to housing growth within the planning scheme need to be reviewed and updated to reflect a post Covid 19 scenario.
- The sheer volume of demand to service land has increased significantly since pre-covid times.

Community Infrastructure and services

- People move to Murrindindi and are surprised of the lack of transport and services.
- Key industries have difficulties attracting, training and maintaining staff.

- Most service providers are reporting that they are understaffed and stretched.
- Transport a major issue.
- Health Sector – mental health – major issue. Goulburn Mental Health and Wellbeing project. Priority projects identified awaiting funding.
- There is difficulty attracting GP's, district nurses, mental health professionals.
- Further research will be required to support an understanding of social and community infrastructure requirements to support an increased population.
- Upgrades to education, health, childcare and community facilities and services will be required to maintain and support economic and health outcomes for the community.

Infrastructure Servicing

- There is a need for serviced land in towns to enable additional supply to be created.
- There is now a greater opportunity than previously to work remotely within Murrindindi Shire. This is reliant on reliable telecommunications. Some parts of the Shire are better serviced than others.
- Developer and Authority servicing requirements do not always align. There is a need to better co-ordinate where development will occur in future so as servicing plans can be developed over a 10-year timescale
- There has been a significant step change in growth since 2020, where previously assets could normally be budgeted for upgrade in 15-20 years' time, the current lead time on a number of water treatment asset upgrades has been reduced to 5-7 years. This caused considerable stress on capital investment forecasts as major asset upgrades need to be brought forward years ahead of time to meet forecast demand.
- Potable Water Supply –the ability to service residential (and commercial and industrial customer) growth is limited by the volume of raw water available for use. In years of drought, low stream flows and reduced water allocation, water restrictions may need to be imposed and as overall residential demand increases, water restrictions may become more prevalent.
- Sewage Treatment – Wastewater reuse must meet EPA requirements: As wastewater demand increases, there may have a limited ability to reuse or otherwise treat and discharge sufficient volumes of wastewater in accordance with the EPA act and relevant environmental regulations without significant infrastructure investment, including compulsory acquisition of adjoining properties.
- City expectations are often juxtaposed into essentially a rural environment. The lack of infrastructure poses challenges for many new residents. The Shire the comes under pressure to service sub-optimal locations.

Environment

- Planning for future housing needs to be cognisant of environmental constraints. This includes Bushfire, Flooding, flora and fauna, significant landscapes, contaminate land, buffers to industry and wastewater treatment plants.
- Any housing strategy should incorporate the latest policies relating to the protection of the state's biodiversity while directing growth to existing townships.
- There was concern that without providing additional housing supply, this could place pressure for housing in constrained areas and areas of high biodiversity value. Similarly, there was strong consensus that any housing strategy should direct housing to places of low biodiversity value in existing townships.
- There is a need to protect industry from residential encroachment.

4. Updates to the Draft Report

Where required, the Background and Issues Report was updated to reflect the feedback received. Key updates to the Draft Report are identified below. Feedback received will also shape the direction of the Housing and Settlement Strategy.

1. Land Supply - The need for both short term, and longer term actions

The overwhelming theme emerging from stakeholder discussions is an “urgency” to plan for, and deliver additional housing within Murrindindi Shire. Through key stakeholder discussions, it has been further evidenced that there are blockages and delivery issues within the local housing market which reduce existing land supply.

Actions:

- *There is a need to consider opportunities for additional housing and land supply over the shorter term to take account of existing blockages and delivery issues in the supply of housing. The Background and Issues Report can be clarified and further strengthened in this regard. The Strategy should seek to identify both short and long term actions.*
- *The Strategy should contain a recommendation and implementation measure to periodically review population and land supply data in order to maintain a minimum 15 years housing supply.*

2. A critical need to improve housing choice and diversity

There is strong consensus amongst key stakeholders that there is a greater need to diversify the type of housing available within serviced locations to meet current and future needs. This includes housing at different price points, type, and size. It also includes social, affordable and diverse housing requirements to support vulnerable community members, including the ageing community and catering for industry workforce requirements.

Actions: Through the preparation of the Strategy, it is recommended that:

- *Targeted discussions are undertaken with local real estate agents and development professionals to further understand housing categories which may be underrepresented in the local market.*
- *Targeted consultation occur with the State Government to understand Social Housing requirements.*
- *Clear directions are provided as to how housing choice and diversity can be improved.*
- *Exemplary housing development types are identified for reference within the strategy as examples as to the types of housing Council is seeking to encourage in future.*

3. Ensuring climate change is considered within the Strategy

Major weather events are providing a reminder to as to the need to plan and adapt to climate change. Stakeholders identified such events and expressed a strong willingness to address climate change within the strategy.

Action: It is recommended that a theme or chapter within the strategy be dedicated as to how future housing and settlement will respond to climate change challenges.

4. Understanding the impacts of Covid 19

Murrindindi Shire, like many peri-urban locations had witnessed an increase in demand for housing prior to the global pandemic. The onset of Covid19 exasperated these challenges. Stakeholders indicated their experience that price for housing has been driven upward, placing it out of reach of many. Whilst there is a surge in the demand for housing at the moment, we need to be careful to balance assumptions with pre-covid experiences.

Action: It is recommended that population data and research relating to the global pandemic be continuously reviewed through the preparation of the Strategy to ensure that the most recent research and trends are considered.

5. The need to align housing and settlement directions with infrastructure servicing strategies

Key stakeholder consultation undertaken with servicing authorities has re-affirmed the critical need for integrated land use planning and infrastructure planning.

Action: It is recommended that the Draft Strategy be developed having regard to service authority requirements and plans. The Strategy should identify where critical upgrades are required to necessitate additional housing supply.

6. The need to align community infrastructure requirements with projected growth forecasts

In future, further research will be required to support an understanding of social and community infrastructure requirements to support an increased population. There will be a critical need to understand whether upgrades to education, health, childcare and community facilities and services will be required to maintain and support economic and health outcomes for the community.

The responsibility for the provision and servicing of community infrastructure is shared. Council does not currently hold reliable data meaning that a baseline understanding of existing social community infrastructure is not readily accessible. This will require targeted consultation with community service providers to understand current and future requirements. This could take the form of a Social Infrastructure Assessment or similar study.

Action: It is recommended that the Draft Strategy consider measures to align community infrastructure requirements with projected growth forecasts. While a Social Infrastructure Assessment would be outside the scope of the H&SS, such an assessment would likely be required to support its implementation. The Strategy should consider the identification

Disclaimer

This report dated 25 September 2022 incorporates information and events up to that date only and excludes any information arising, or event occurring, after that date which may affect the validity of Navy Blue Planning's opinion in this report.

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