

Murray River Council

LOCAL HOUSING STRATEGY

Part 2 - Implementation Plan 2023-2041



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Preface

This Housing Strategy Implementation Plan was prepared by Wakefield Planning. It is based on a background report prepared by Zenith Planning with further work by Wakefield Planning. Murray River Council wishes to acknowledge the foundational work of Zenith Planning on the background report, and notes that editorial responsibility together with responsibility for any errors is taken by Wakefield Planning.

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Terms and Abbreviations

AEP – Annual exceedance probability – This refers to the probability of a given flood occurring in any year. For example a 1% AEP flood has a 1% chance of occurring in any year.

DCP – Development Control Plan – Detailed local planning guidelines that work within the context of the Local Environmental Plan.

ET – Equivalent Tenement – the level of demand for water and sewer of the average single household dwelling.

Flood Hazard – Flood hazard is usually defined by the likely depth and velocity of water in a defined flood event. Flood hazard classifications are set out in the NSW Flood Risk Management Guide. H1 is generally safe for people, vehicles and buildings; H2 is unsafe for small vehicles; H3 is defined as unsafe for vehicles, children and the elderly; H4 is unsafe for vehicles and people; H5 is unsafe for vehicles and people and buildings need special engineering; H6 is considered unsafe for vehicles, people, and all buildings are vulnerable to failure.

FPL – Flood Planning Level – A level that floors of new buildings need to achieve to be approved in flood areas. Traditionally this has been the 1% AEP flood (formerly known as the 1 in 100 flood).

LEP – Local Environmental Plan – A series of statutory controls over land use that have the force of law. The LEP establishes the land use zones and includes a number of clauses dealing with specific development types and issues.

LGA – Local Government Area – The area controlled by a local Council, such as Murray River Council.

Masterplan – A comprehensive plan, generally for a complex development, which sets out the way the development is intended to develop over time.

MLS – Minimum lot size – Generally the smallest lot within a zone where a dwelling may be built. Usually this is provided as a lot size map in the LEP.

PMF – Probable maximum flood – Refers to the largest flood that is theoretically possible based on catchment size and estimated maximum possible rainfall.

SEPP – State Environmental Planning Policies – These include policies relating to particular land uses, as well as establishing development standards for many development types which (generally) override Council's LEP.

Structure Plan – A generalised plan showing where the main land uses might occur in a development area.

Urban Growth Boundary – Defines an area where rezonings and subdivisions for urban and related lifestyle living areas can be considered. This generally looks to a 20 year planning horizon.

Zone - A coloured area on the LEP map that shows where particular groups of land uses are allowed. For example there are a number of residential zones that permit differing types and densities of residential development.

1 Introduction

1.1 The Housing Challenge

Murray River Council has experienced extraordinary demand for new housing for some years prior to 2023 as Australians continue to relocate from capital cities to regional areas for lifestyle reasons and more recently in response to the global pandemic. The tree change phenomena continues with retirees and young families moving to find employment and more affordable housing outside metropolitan areas. In the 2020/2021 financial year, this translated to a 56% annual increase in applications for new houses in Murray River, predominantly in our largest town, Moama. This pressure has not slowed down, with historically high levels of applications still being received.

There are 10 key challenges which are identified in the *Background Report* which are summarised below. These provide a “lens” for the *Implementation Plan* framework.

1.1.1 *Ensure adequate land supply in the right locations and the right time*

This means providing sufficient residential land to meet housing demands in appropriate locations. Timely monitoring of housing capacity and provision of land to meet future requirements helps reduce land fragmentation, supports efficient provision of infrastructure and helps to avoid sudden price increases associated with supply shortfalls. It also provides the community and Council with the long-term vision for where growth will be supported and when.

Approach: This is implemented through the land and housing monitor (see Appendix A). The monitor provides threshold alerts when stocks of a particular land type fall to levels that requires more supply. New organisational arrangements are also needed to implement the monitor and these are detailed in Appendix B.

1.1.2 *Promote housing diversity and affordability*

A diverse range of housing options helps people better meet their housing needs through each stage of life. Ensuring housing diversity, such as smaller dwellings and dwellings suited to older people and people with a disability, can impact on the affordability of housing and provides opportunities for people to live close to services and facilities. Housing diversity also allows older residents the opportunity to stay in their community rather than having to move to other towns (sometimes outside the LGA) where this type of housing is available.

Approach: A suite of measures is proposed, starting with a review of development standards, as well as ensuring the availability of appropriately zoned land. Housing affordability is part of housing diversity but requires a new approach. Essentially off-site manufactured dwellings offer the only realistic method of substantially cheaper production costs, although in some locations transportation costs can outweigh the savings. Development of a local complying development code provides an opportunity for localised controls that are simple and which fit local character. Initiatives such as tiny houses as either a secondary dwelling or primary dwelling can assist, as can joint ventures with social housing providers.

1.1.3 Reinforce commercial centres

The provision of diverse and affordable housing options is important in supporting the community, including the local workforce. Land in or close to commercial centres is most suitable for medium and higher density housing because it is within walking distance of services, public transport routes (where these exist) and the like.

Approach: Providing a halo of denser housing around commercial centres can help reinforce the function of those centres, as well as any new neighbourhood centres that are developed. This may need zoning changes in some cases. Use of the right zone can send a strong signal about preferred development types.

1.1.4 Protect settlement character

The distinct character of each settlement is a result of its' history through time. Distinctive local character is highly valued by the local community and can help underpin economic prosperity across the LGA. It is important that planning controls allow for growth and housing diversity while enhancing and respecting local character.

Approach: A survey-based method of character assessment has been developed and a model is provided in APPENDIX C – Defining Local Character C. This allows existing character to be reliably and consistently documented to support decision making. This is recommended future work, to be implemented in the DCP.

1.1.5 Conserve primary industry land

The high-quality agricultural lands of Murray River LGA are recognised as a key underpinning of the economy. The industry sector of *Agriculture, Forestry & Fishing* is vitally important to the local economy – it is our largest employer and generates the largest output of all industries. State policy says that future residential development should not fragment agricultural lands or impact on the viability of primary industry operations. Rural landscapes should also be preserved as the backdrop to settlements and as significant attractions to tourists. While these policy positions have general application, there is a need to address land of lower agricultural value near townships which is high in price, but which is in relatively small and uneconomic holdings. These lands are mainly suited to grazing or opportunistic winter cropping, and include land where water rights have been sold.

Approach: The use of urban growth boundaries around larger settlements is a preferred tool for achieving this objective. The urban growth boundary can include areas of marginal agricultural land that is suited to small-holdings or large lot residential development. This would include current rural lands that are identified in the Strategy as being reviewed for smaller lot sizes or an alternative rural zone. This can be implemented through a layer in the Local Environmental Plan.

1.1.6 Conserve environmental assets

The natural heritage features of Murray River LGA, including waterfront land, internationally significant wetlands and remnant stands of native vegetation, are recognised as important environmental assets that require conservation for present and future generations. It is important that future residential development does not impact on the conservation of these assets.

Approach: Increasingly these assets are protected through specific environmental zonings. These assets need to be fully reviewed at the time of any rezonings for urban purposes. There are challenges when land already in an urban zone has been identified as containing high-value native vegetation. Urban growth boundaries can also limit the environmental impacts of development.

1.1.7 Ensure development is sustainable

The four core principles of sustainability given below should be applied to all new residential development to ensure that the built environment is socially, economically and environmentally responsible. The goal is to contribute to an inclusive, sustainable and resilient future for people and the planet through economic growth, social inclusion and environmental protection.

- **The precautionary principle** – where there are threats of serious or irreversible damage to the community’s ecological, social or economic systems, a lack of complete scientific evidence should not be used as a reason for postponing measures to prevent environmental degradation. In some circumstances this will mean actions will need to be taken to prevent damage even when it is not certain that damage will occur.
- **The principle of intergenerational equity** – the present generation must ensure that the health, integrity, ecological diversity, and productivity of the environment is at least maintained or preferably enhanced for the benefit of future generations.
- **The principle of conserving biological diversity and ecological integrity** – aims to protect, restore and conserve the native biological diversity and enhance or repair ecological processes and systems.
- **The principle of improving the valuation and pricing of social and ecological resources** – the users of goods and services should pay prices based on the full life cycle costs (including the use of natural resources at their replacement value, the ultimate disposal of any wastes and the repair of any consequent damage).

Approach: Implement these four principles in studies investigating rezonings, and also into the development assessment process by taking a risk-based approach into decision-making.

1.1.8 Maintain efficient services

As the costs of servicing land and construction are relatively high, we need to support development that is well integrated with available infrastructure within existing urban areas, in particular when that infrastructure has surplus capacity can help reduce overall costs and support the efficient use of infrastructure. Leapfrogging should be discouraged.

Approach: Integrate services planning into place-based local plans for each urban centre. Ensure that servicing roll-out is in accordance with actual development. If leapfrogging is proposed, and is necessary, ensure that costs are fairly shared between landholders.

1.1.9 Consolidate urban centres

Separation between settlements is created by areas of rural or conservation lands that are often characterised by geographic features. Waterways, wetlands or remnant native forests place a defined edge to urban settlements. The containment of urban areas to the boundaries of land use zones brings benefits such as the ability to plan for and efficiently provide infrastructure and services.

Approach: Implement urban growth boundaries, and increase densities within and near town centres. Implement this through Place-Based Centres Planning including selective rezonings as necessary.

1.1.10 Avoid natural hazards

This objective intersects closely with sustainable development. New development should avoid areas that are known to be subject to flooding or are bushfire prone as well as those areas where these risks can be foreseen in the future as a result of climate change and the associated rise in extreme events. Climate change is exacerbating natural hazards.

Approach: Reference relevant flood studies, and review the impacts of the probable maximum flood (PMF) in considering any new development areas and restrict or ban any further residential development within H3¹ or higher hazard areas.

Responding to the challenges

Demonstrating how these challenges are addressed is the key role of this *Implementation Plan* document. The ten principles have been incorporated into recommendations for land development and sequencing as set out in this plan as well as a series of recommended strategic decisions.

1.1.11 Summary of Key Recommendations

- **Land Supply** – Use the land monitor to track when action is needed to increase supply
- **Housing Diversity and Affordability** – Ensure zoned land supply is provided once development thresholds are reached – Review development controls and consider local complying development rules.
- **Reinforce Commercial Centres** – increase zoning densities where suitable.
- **Protect Settlement Character** – Seek local complying development controls and apply the neighbourhood character tool to other applications.
- **Preserve Primary Industry Land** – Identify marginal rural land for settlement near existing urban places and implement an urban growth boundary in the Local Environmental Plan (LEP).
- **Conserve Environmental Assets** – Fully assess land proposed for rezonings – review existing zoned land as part of development – advocate for reduced controls on existing urban land.
- **Sustainable Development** – Incorporate into rezoning studies and development assessment.
- **Maintain Efficient Services** – Service planning integrated into place-based plans and coordinated with land releases.
- **Consolidate Urban Centres** – Implement an urban growth boundary – Use Place-Based Planning - intensify development where feasible (zoning and development controls) in particular within the 400m “halo” of key centres

¹ Flood classifications are set out in the NSW Flood Risk Management Guide. H1 is generally safe for people, vehicles and buildings; H2 is unsafe for small vehicles; H3 is defined as unsafe for vehicles, children and the elderly; H4 is unsafe for vehicles and people; H5 is unsafe for vehicles and people and buildings need special engineering; H6 is considered unsafe for vehicles, people, and all buildings are vulnerable to failure.

1.2 The Murray River Local Housing Strategy

In June 2021, Murray River Council initiated the preparation of the *Murray River Local Housing Strategy* to investigate and address housing supply in Murray River over the next 20 years. The *Housing Strategy Background Report* reviews our demographics, local trends and issues affecting the LGA.

This document, the *Murray River Local Housing Strategy Implementation Plan* aims to produce a tailored, transparent, and proactive plan for housing supply in the right locations, at the right time. It is paramount that the framework is measurable, responsive to tangible triggers, and is fundamentally integrated with delivery of associated servicing infrastructure.

The *Implementation Plan* provides recommendations based in the information outlined in the *Background Paper* and will provide clear framework for achieving housing supply in the short, medium and long term.

The *Implementation Plan* represents a snapshot in time. While it looks forward to 2041, in practice the management of housing growth needs to be dynamic and responsive. This is because of a range of influences which affect any predictions made in a study of this type and over which Local Government has a varying level of influence. For this reason this *Implementation Plan* recommends a process.

1.2.1 Key Influences

The key influences affecting the housing market are set out below:

Table 1-1 - Key Influences

Influence	Comment	Level of local government influence
Federal government policy – Macroeconomic factors	Macroeconomic factors include general economic conditions, but also overall economic policy settings including interest rates. In particular, these factors have a significant influence on overall housing affordability. This can significantly shift the relative attractiveness of metropolitan to regional areas as has been seen in recent years. In practice, forecasting these trends is extraordinarily difficult and virtually meaningless for periods of more than a couple of years. The Implementation Strategy therefore needs to have the flexibility to adapt to changing macroeconomic factors as they occur. This reinforces the importance of the <i>Implementation Strategy</i> as a dynamic approach rather than as a static controlling document.	Very minor influence , advocacy only
Federal government policy – Economic treatment of housing	The way that housing is treated by the Federal Government has a major influence. In particular, there has been a disconnection between house prices and wages. In many respects this can be attributed to long-term policies designed to inflate the capital value of owner occupied and investment properties. Favourable taxation treatments have resulted in over-investment in domestic housing as compared to other economic opportunities. As with macroeconomic	Very minor influence , advocacy only

Influence	Comment	Level of local government influence
	factors this also feeds through to housing affordability which has steadily reduced over the past two decades. There is an acceptance that Australia is in a housing crisis and that affordability has become a vitally important policy measure. However the present system emerged over 20 to 30 years of consistent policy and may well take a similar period of time to “unravel”. It is possible that reformist governments at the Federal and to a lesser degree State-level may make significant policy shifts during the life of this <i>Implementation Strategy</i> further reinforcing the need for flexible and adaptable implementation.	
State government policy – planning system	Although the day-to-day aspects of the planning system are operated by local government, these are subject to the overall legislation, policy and regulations set by the State government through the planning legislation. While there are some broad strategic directions which are universal and relevant, current state government involvement in the planning system has led to a de facto development control system emerging at State-level, largely through the operation of State Environmental Planning Policies.	Minor influence , largely advocacy, but at times local planning instruments can override state controls.
State government policy – market intervention	Although during the “golden boom” state governments were generally quite active in the housing market either through direct developments for commercial sale or the provision of specific social housing, this has steadily reduced over the last 20 years. With the development of the housing crisis renewed attention is, however, being paid to the role of state governments in social housing construction, and also construction of projects for commercial sale in metropolitan and regional areas. The current mandate of Landcom, for example, looks to undertake some 40% of projects within regional areas. The degree to which state governments intervene in the market can have a significant effect on overall market performance.	Moderate Influence , in particular through being available for partnerships.
Local government – capacity	There are a number of key areas of capacity which influence the role of local government in its ability to intervene in the housing market. The key capacities are: <ul style="list-style-type: none"> • Financial capacity. This influences the ability of local government to develop and maintain infrastructure and, in particular, its ability to finance infrastructure against future need. This capacity is critically dependent on rates income and Federal and State government transfers. The impact of rate pegging has significantly limited local governments financial capacity. 	Minor to moderate influence. Councils can advocate for increased financial capacity and have some ability to develop and maintain institutional capacity. Community mandates can be developed through effective public engagement processes although this may take more than one electoral cycle

Influence	Comment	Level of local government influence
	<ul style="list-style-type: none"> • Institutional capacity. An effective Council needs to be well-staffed with experienced professionals in the key areas of planning, finance, infrastructure construction and infrastructure maintenance. Challenges in attracting staff to regional areas often limit councils in their ability to develop a strong institutional capacity. • Capacity to absorb risk. An active and interventionist Council will inevitably run some risks. These may include financial as well as reputational. Unless a council has sufficient financial capacity and has a clear mandate from its communities, it is difficult for a high level of intervention to occur. 	
Local Government – Physical availability of land.	<ul style="list-style-type: none"> • Land is a finite resource and more of it cannot be created. Increasingly, we are becoming more aware of the constraints on the development of land including environmental impacts and natural hazards. Attention to these areas both limits the available supply and can significantly increase development costs in responding to these constraints. 	Moderate influence. Councils have a moderate influence when it comes to issues such as flooding, in cases where there is an engineering remedy that can make more land available. There is very little influence over land with environmental characteristics that is unsuited to development.
Local Government – Practical availability of land	<ul style="list-style-type: none"> • Through control over rezoning (noting the presence of a potential State government veto) councils can identify land and make it available for development through appropriate zonings. • In addition, through the overall approach to servicing including service pricing, the provision of infrastructure can have a major impact on the practical availability of land. 	Major influence. This is a major area of influence and the key tool that councils have at their disposal.
Local Government – Facilitation of the land production system	<ul style="list-style-type: none"> • Although Council’s major influence is at the rezoning stage, the Council operates the application assessment system from development applications, through to subdivisions and ultimately dwelling approvals (noting that the latter can also occur outside Council control through State government policy on private certifications) 	Moderate to major influence. A Council has moderate influence over development control standards, but potentially has moderate to major influence over the application processing system. This includes the development of clear outcomes focused policies, administered by experienced and competent staff in a well-resourced environment.

Influence	Comment	Level of local government influence
Local Community	<ul style="list-style-type: none"> The Murray River LGA, like all other council areas, consists of multiple communities. While there are some shared values that operate generally across the LGA there are many communities that have different emphases to others. Similarly, each urban place or locality within the LGA has a unique character. This is expressed in both social and land use terms and is a result of the historical development of these areas. Communities are not, however, static. As is set out in the <i>Background Report</i> movements in and out of communities and in between communities all have an influence on the social mix and the demographic profile. It is essential that these trends be actively and regularly monitored as part of implementation of a dynamic strategy. The challenge is that we are not planning for “the now” but setting up a framework which will allow future housing development to respond to the range of community needs and aspirations that will arise over the course of the next 20 to 40 years. In this respect it is the needs and wants of communities that define the demand side of the land market. The intersection of demand with supply basically affects price and therefore affordability. 	<p>Moderate – major influence. Councils can facilitate the expression of local community in ways that better inform initiatives such as housing strategies. They have a potentially major influence on the local “housing debate”</p>
The development sector	<ul style="list-style-type: none"> The majority of land and housing in Australia is produced by the private sector which undertakes land development process to create available lots and then undertakes the construction of different forms of housing on those lots. There is a saying that “the market will do what the market will do”. What this means is that government is more effective at facilitating markets in developing products to meet the needs of consumers than directing those markets. In this respect it is about how the market operates. The land supply process is therefore subject to a range of private-sector decisions. These can start with requests to rezone land, through decisions to seek development 	<p>Potentially major influence. When operating through their own controls, councils can have a major influence over the development sector. This can include significant influence over the economic costs of development as well as involvement in facilitating the effective flow from raw residential land to constructed housing. Councils have less control over the type of product being put to the market although through a combination of planning controls, and incentives, minor to moderate influence can occur.</p>

Influence	Comment	Level of local government influence
	<p>approval and subdivide land, through decisions as to whether to construct developments in accordance with those approvals and finally whether to produce housing of different styles and types.</p> <ul style="list-style-type: none"> Being profit driven, the development sector has an overriding need for financial viability. A further challenge is that what is most profitable for the developer may not necessarily be the best fit with the needs and wants of the various communities. 	
Changes to natural systems	<ul style="list-style-type: none"> Australia is experiencing an increased number and severity of extreme events. In part our expectations around extreme events have been set by a very limited period of written record keeping of only some 250 years. Accordingly we have poor baseline information regarding historical events. There is, however, increasing evidence of global increases in volatility associated with climate. The increase in both likelihood and severity of extreme events places significant responsibility on the planning and land production systems to ensure that the communities of the future are resilient as possible. 	Moderate influence. Individual organisations or governments have only minimal influence on global patterns. Councils do, however, have moderate influence over the development of resilient housing and communities that have much better “survivability” both socially and physically when confronted with major events.

The above review of influences reinforces that the *Implementation Plan* is a process which must dynamically adapt to frequently and rapidly changing circumstances. It cannot be merely a static document. In addition, these influences together with the recommendations made throughout this *Implementation Plan* present the current Council with a range of options and choices to make regarding the future of the land production and housing systems within the LGA.

2 The Right Place and the Right Time

2.1 Relationship to the 10 objectives

It is the aim of the *Murray River Local Housing Strategy* to implement the housing vision and create vibrant, diverse and cohesive communities. The ten objectives of the strategy are based on best practice and the outcomes of community consultation and engagement. These objectives have guided analysis and findings to ensure that new development supports local economies and communities. These objectives underpin the recommendations of this strategy.

2.2 Development land identification with servicing needs by urban place.

This material is drawn from the analysis and recommendations in the background paper.

2.2.1 Barham

Introduction

Historically, Barham has negligible growth however this has changed. Compared to the annual take up of about 6 lots per year, there was copious land availability. This led to many approved estates being only partially completed, with a focus by developers on the higher value (e.g. riverfront) land. Recent growth is, however, leading to rapid land uptake including blocks behind the riverfront. It is estimated that over 150 houses have recently been completed or are under active construction.

In a future iteration of this table, current take-up rates should be identified for each land type in the table, with the supply in years identified. This would enable a nuanced approach to future development, noting that a market shortage may occur in the relatively near future for some types of land.

Urban land analysis

Table 2-1 - Urban Land Analysis – Barham - 2021

Urban residential land analysis		
Current land supply – General residential	Available vacant lots	8 lots
	Potential lots	200 lots
	Total land supply	208 lots
Current land supply - Large lot residential	Available vacant lots	11 lots
	Potential lots	94 lots
	Total land supply	101 lots
Current land supply – Rural residential	Available vacant lots	2 lots
	Potential lots	15 lots
	Total land supply	17 lots
Current land supply – Special development	Available vacant lots	0 lots
	Potential lots	20 lots
	Total land supply	20 lots
Total land supply – all types	Available vacant lots	21 lots
	Potential lots	329 lots
	Total land supply	350 lots
Number of years supply at current take up rates	Total Lots	58 Years

The maps below identify lands with development capability. They are colour coded in terms of “readiness” to develop.

The table below outlines development lands, and the suggested timing with reasons.

Table 2-2 - Land Sequencing and Thresholds - Barham

Colour Code	Threshold	Reason
Green – Existing zoned and approved land	Current and Ongoing	This land, while not central to the town, provides large lot residential development including a community title approach that reduces the overall infrastructure costs for Council. Being already approved, there is logic in this estate completing prior to any additional rezonings taking place.
Blue – Existing zoned and approved land – Armstrong Drive	Current and Ongoing	This land is central to the town, and provides both a wide range of potential lot types as well as taking best advantage of service provision. The land is partially protected by levees and is free of bushfire risk. There may be biodiversity issues under the current SEPP depending on the type of existing vegetation. Land directly on the river front would trigger further biodiversity investigations and any flood considerations.
Blue – Existing zoned and approved land – Parkman Ave	Current and Ongoing	This land is central to the town, and provides a modest infill development. There may be biodiversity issues under the current SEPP depending on the type of existing vegetation.
Pink – Rezoning Required – Vinecombe Lane Extension	When 50% of currently available land of this type has been taken up.	This land would connect with developed and developing land to the north and south, and potentially assist in coordinating service provision. Providing large lot residential, this estate would sit between conventional housing and rural residential development. While potentially filling a market niche, there are some lots of this size available. A review of availability in the next land monitor run might identify some justification for a partial release. Upgrading of Vinecombe Land would also need to be considered.
Pink – Rezoning Required – North Barham Rd south of McDougal Lane	When 75% of currently available land of this type has been taken up.	This land would connect with developed and developing land to the west and south, and potentially utilise existing service provision. Providing large lot residential, this estate would sit between conventional housing and rural residential development. While potentially filling a market niche, there are some lots available. A review of availability in the next land monitor run might identify some justification for a partial

Colour Code	Threshold	Reason
		release .Note that some of the land would be flood-affected in a major flood event. Considerations for protection of the riverfront is required in line with Regional Environment Plan actions, which do not support the subdivision of riverfront land.
Pink – Rezoning Required – Riverview Drive	When 75% of currently available land of this type has been taken up.	Consisting of proposed large lot residential, the land is detached from the main urban areas, and does not offer any additional land market niches over land with similar lot sizes. Protection of the estate requires extension of existing levee to be borne by developers. This development should occur prior to considering any further riverfront land.
Pink – Rezoning Required - West end of East Barham Road	When 50% of currently available land of this type has been taken up.	The land currently has a series of lakes, and would provide waterfront land that was not on the river. A niche proposal, small lot sizes under Community Title would provide a clear point of difference which may be attractive in the market. Staging would be recommended, to coordinate releases with market demand. Alternatively this site is suitable for a large scale resort proposal.
Pink – Rezoning Required – East of Lakes Community	When 75% of currently available land of this type has been taken up.	There are currently good supplies of identified land. The area is a suitable long-term investigation area.

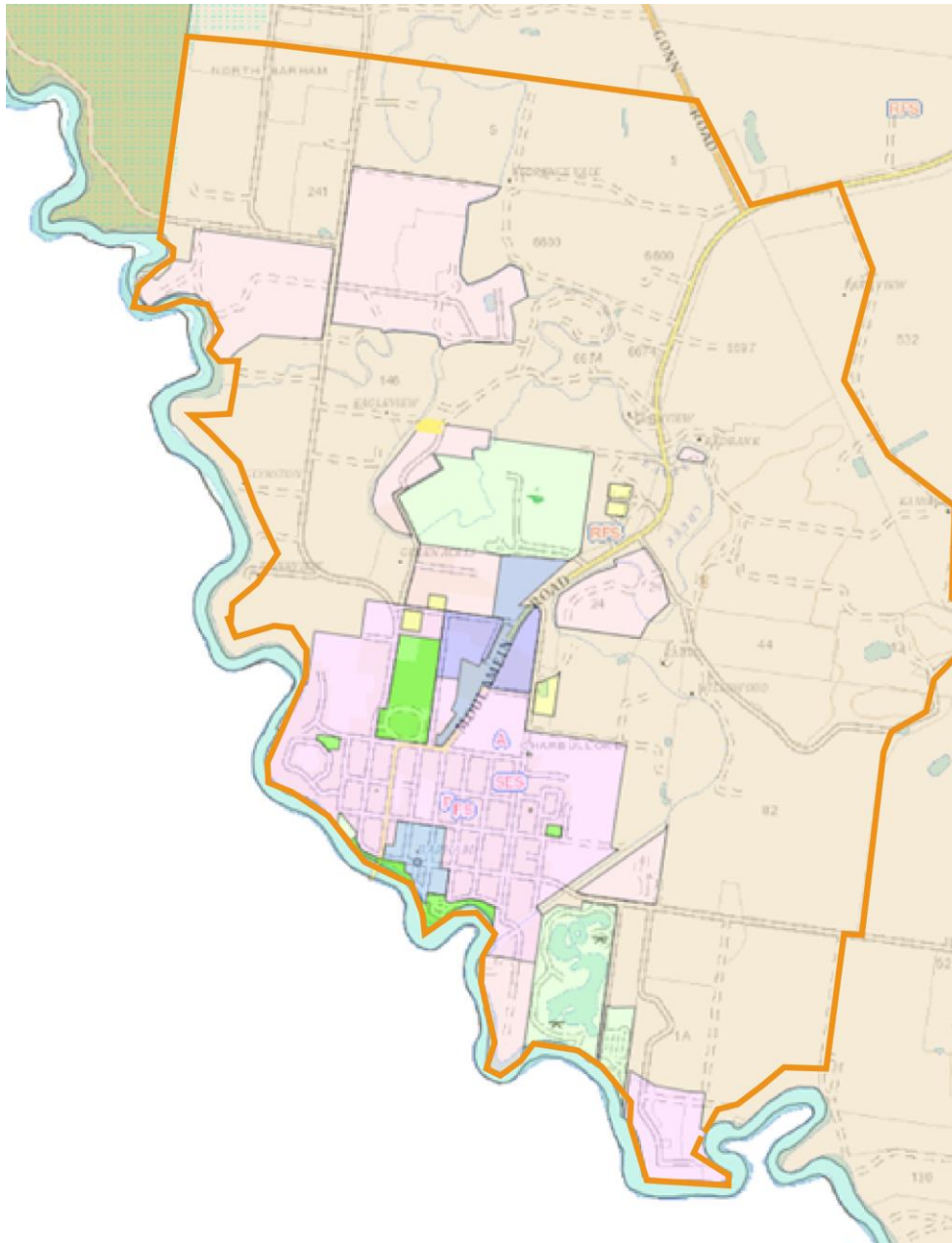


Figure 2-1 - Barham Draft Urban Growth Boundary

Rural land within the urban growth boundary could be considered for minimum lot size variation to permit additional dwellings on existing lots based on demand. However, the supply of residential lots currently closer to the urban area of Barham will need to be largely consumed before additional areas are opened up. Some land inside this urban growth boundary may be identified for other land uses (including industrial and commercial land uses).

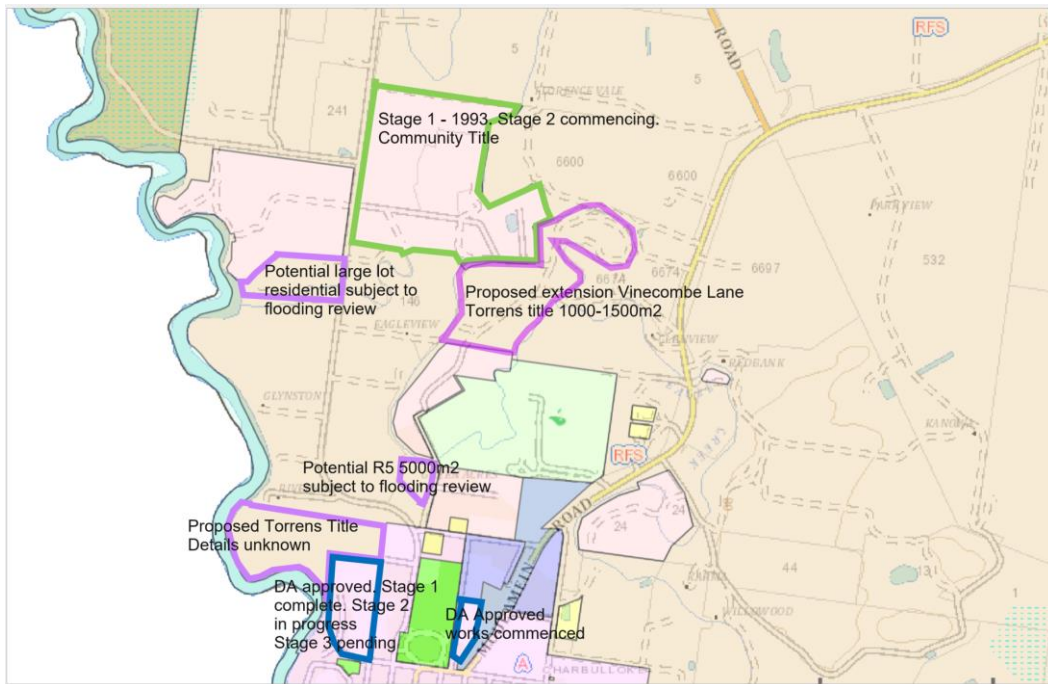


Figure 2-2 - Land Availability - Barham north and central

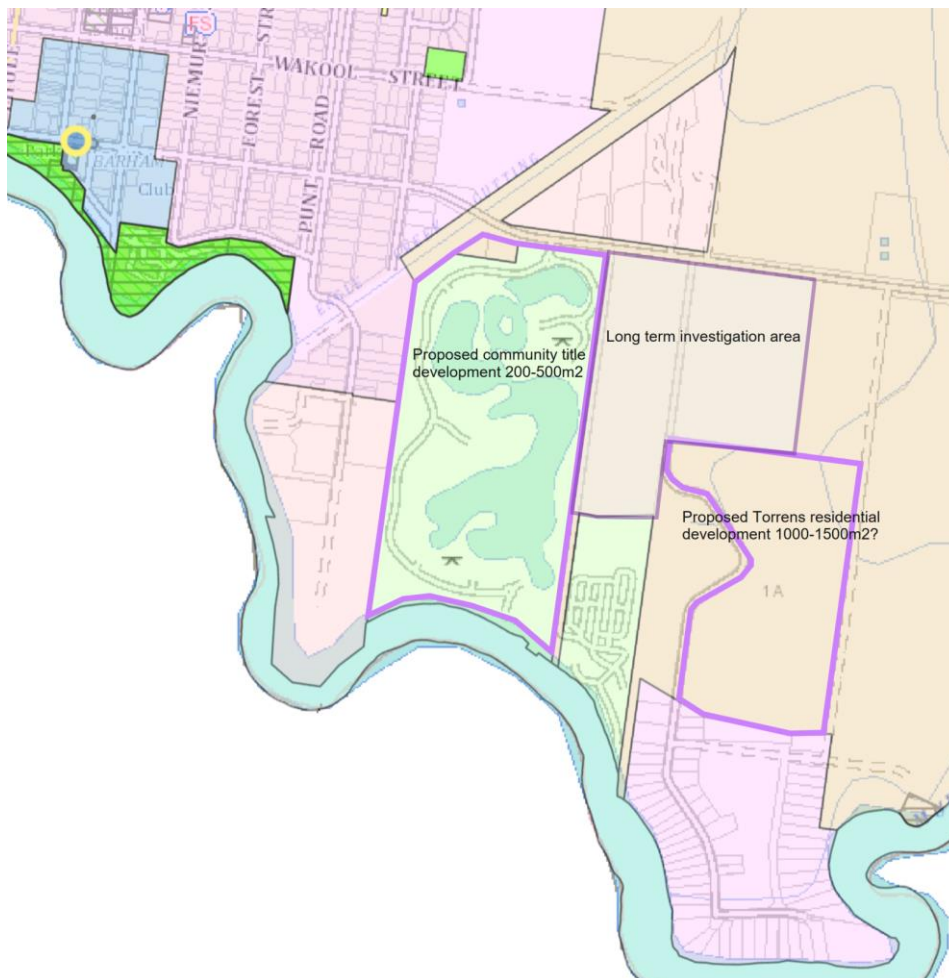


Figure 2-3 - Land Availability - Barham south

Services

Table 2-3 - Services

Item	Details
Water supply	<ul style="list-style-type: none"> A reticulated system of potable water sourced from the Murray River
	<ul style="list-style-type: none"> Rainwater is utilised on lots outside the water service area.
	<ul style="list-style-type: none"> Barham has had limitations with water supply to the North-West, which is why there is a large amount of undeveloped land in the area. Council is in the process of installing a booster pump for water supply to the area. Current approvals require a private storage and booster pump for each lot.
Sewerage	<ul style="list-style-type: none"> A reticulated sewer system services the main urban area
	<ul style="list-style-type: none"> Outside the urban area sewerage is on each site that is occupied by a dwelling using an onsite sewerage management system
	<ul style="list-style-type: none"> Council is also in the process of installing bypass pumps to the sewer treatment ponds to increase capacity of the network. The upgrades will accommodate any future development.
Levee system	<ul style="list-style-type: none"> If positive growth develops, review upgrade of levee system to the PMF or other flood level as prescribed by NSW State Government or determined through a compliant flood study

Place-based initiatives

Table 2-4 - Place-based initiatives - Barham

Place-based initiatives	
Initiative	Method
<ul style="list-style-type: none"> Consider introducing minimum lot size controls into the R1 Zone to reflect desired densities based on distance from services. 	As part of LEP consolidation and review
<ul style="list-style-type: none"> Review measures to increase the supply of accessible and affordable housing including local controls and potential partnerships with housing providers to better cater for an aging population 	Work with groups such as social housing providers, or organisations such as Landcom to develop demonstration projects.
<ul style="list-style-type: none"> Council considers applying a percentage-based (suggested 50%) uptake of blocks of land that are within existing subdivisions before any further high value blocks are released (riverfront land with buffer zoned frontage) 	Consider how to apply this methodology practically and include in planning controls. Consider community associations established to manage buffer zones. Council being the manager in strategic locations only with a view to connect walking paths to township where there is demonstrated connectivity and Council has available resources, including staff

Place-based initiatives	
<ul style="list-style-type: none"> Consider connectivity of the waterfront between subdivisions by establishing appropriate setbacks/buffer zones to protect the river frontage. This could include encouraging passive recreation such as walking tracks etc for connectivity to the township of Barham. Investigate management models where Council does not have the care and control and management over this land unless there are significant Council assets to be protected (i.e. township water supply) 	Including into the future waterfront strategy and controls in LEP/DCP where applicable.
<ul style="list-style-type: none"> Engage in cross-border combined planning 	Seek to develop a shared cross-border land monitor that includes both the NSW and Victorian sides.
<ul style="list-style-type: none"> Areas close to town should be considered for smaller rural lots. Sizes could be looked at around 10ha to 20ha. 	Council review lot sizes around Barham in the RU1 zone. Consider whether there is a case to vary the minimum lot size or consider an RU4 zone.
<ul style="list-style-type: none"> The land at 7-13 Vinecombe Lane Barham (Lot 1042 DP 738049) be considered for rezoning to R5 Large Lot Residential with a minimum lot size of 5,000m². 	Council would favourably consider a planning proposal for the R5 zone with the same 5,000m ² minimum lot size as the adjoining R5 land which would result in an additional four lots. The impact of likely flooding will need to be taken into account
<ul style="list-style-type: none"> Property at 161 North Barham Rd Barham and three nearby properties. Potential for zoning as R5 Large Lot Residential. 	Review to assess what, if any, justification occurred at the time of the 2013 LEP for not including the land as large lot residential. Consider including in a planning proposal subject to flooding outcomes being satisfactory. Actual layout and lots proposed will need to be evaluated in terms their appropriateness to extend the existing R5 zoned land.

2.2.2 *Gulpa Intentional Community*

Introduction

The Gulpa Creek intentional community is a small collection of dwellings and activities on rural land near Gulpa Creek. The community is seeking certainty for the future of the community and has proposed acknowledgement in the Housing Strategy and LEP. Whilst the Gulpa Creek community itself makes only a very modest contribution to housing supply, confirming the status of the community would provide a model for any similar communities that might arise in the future if supportable strategic locations are put forward.



Figure 2-4 - Gulpa Intentional Community

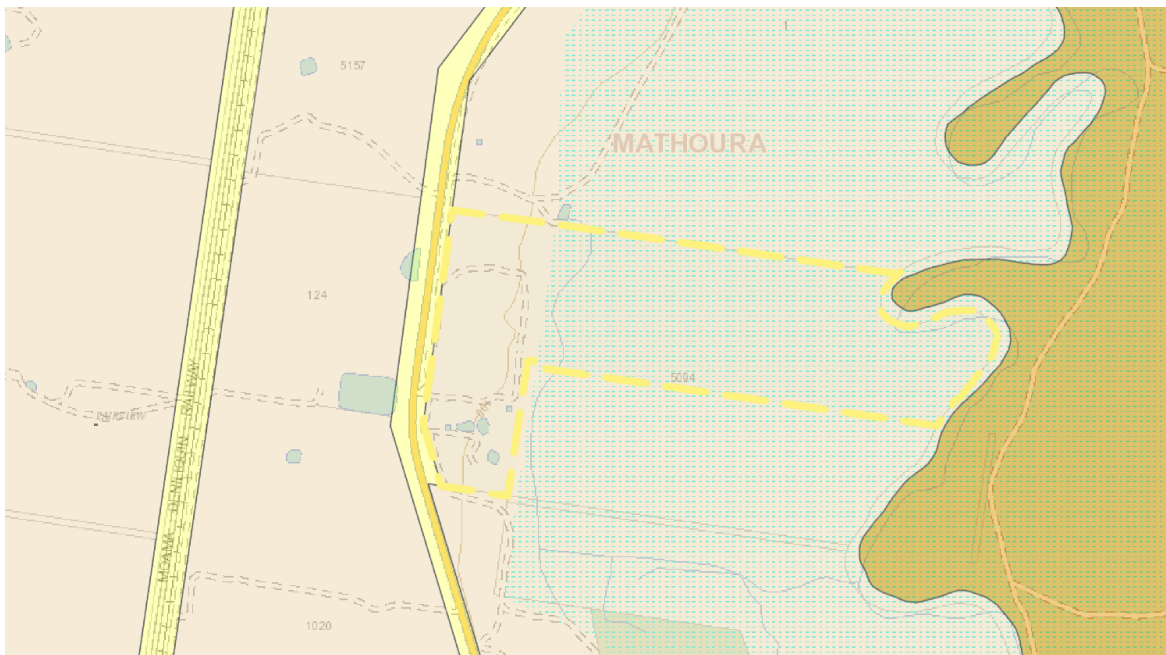


Figure 2-5 - Gulpa Intentional Community – Existing Zoning

Services

Table 2-5 – Water and Sewer Infrastructure

Item	Details
Water supply	<ul style="list-style-type: none"> Individual services to each dwelling by the community
Sewerage	<ul style="list-style-type: none"> Individual services to each dwelling by the community.

Place Based Initiatives

Table 2-6 - Place-Based initiatives - Gulpa Community

Place-based initiatives	
Initiative	Method
<ul style="list-style-type: none"> Gulpa Creek Community (located on Lot 22 DP 749000, Lots 2, 11 and 60 DP 756258) Located approximately 10km to the north of Mathoura. The land is managed as an 'intentional community'. Intentional community is acknowledged as a legitimate non-traditional housing form. 	<p>Council consider a clause and definition in the LEP.</p> <p>Suggest that an overarching DA be considered to incorporate proposed Masterplan.</p> <p>Note – Council will not be responsible for or assume ownership or control over any services for this site including current or any future development (i.e. Water and Sewer assets)</p>

2.2.3 Koraleigh

Introduction

Koraleigh has an aging population, and is a small village with minimal facilities. There are generally smaller rural holdings to the west. There is modest development on the Victorian side of the river, noting that Koraleigh is not on a river frontage. Speewa Road provides access across the river to the higher order centre of Nyah.

Urban land analysis

Table 2-7 - Urban residential land analysis - Koraleigh

Urban residential land analysis		
Current land supply – General residential	Available vacant lots	8 lots
	Semi-available lots (partially developed)	3 lots
	Potential lots (rezone, based on existing roads)	14 lots
	Total land supply	25 lots



Figure 2-6 - Land availability (see existing vacant lots) - Koraleigh

At this time there is no apparent pressure to rezone additional lands unless and until existing supply is virtually exhausted.

If, however, there was demand for further release, the area of land to the north of McKenzie Lane which would cater for another 10 residential blocks would be the test case, given the servicing and road network already being established from the south side of the McKenzie Road.

Future consideration for land rezoning could also include land around the Toll Lane area if suitable service infrastructure is provided and subject to any hazards identified in this area such as flooding (river or overland). These blocks may be suitable to be rezoned to R5 large lot residential, subject to servicing and managing associated hazards, should there be landholder interest.

Services

Table 2-8 - Water and sewer infrastructure

Item	Details
Water supply	<ul style="list-style-type: none"> A reticulated system of potable water sourced from the Murray River, a treatment plant using ultra-filtration, activated carbon and chlorination supplemented by rainwater capture
	<ul style="list-style-type: none"> Capacity is 0.1ML/day and the system is at capacity of filtered water. However Council needs to consider installing a raw water network to take the pressure off the potable water demand in summer periods.
	<ul style="list-style-type: none"> Upgrades to the treatment plant and/or additional storage reservoirs may not be required once a raw water network system comes online.
Sewerage	<ul style="list-style-type: none"> Managed on each site that is occupied by a dwelling using an onsite sewerage management system. Future consideration for sewer network (gravity) and treatment ponds, once population triggers are reached.
	<ul style="list-style-type: none"> Provision of raw water from the river would assist to prevent impacts on groundwater systems

Place-based initiatives

Table 2-9 - Place-based initiatives Koraleigh

Place-based initiatives	
Initiative	Method
<ul style="list-style-type: none"> Introduce a place-based plan to guide local works and services including water and sewer upgrades and to understand and characterise the community. 	Undertake a community-based engagement process.
<ul style="list-style-type: none"> Assess the degree to which the town is flood-affected (particularly the Eastern side of the township) 	Review whether a general catchment model combined with local anecdotal information can improve the understanding of flooding and whether consideration needs to be given to a levee.
<ul style="list-style-type: none"> Work to ensure that the general store remains viable 	Introduce the operator to any potential areas of advice or assistance that might assist them.
<ul style="list-style-type: none"> Affordable living 	Promote the village as an affordable living area.
<ul style="list-style-type: none"> Additional zoning 	Review landholder interest in a small “test case” rezoning.

2.2.4 Mathoura

Mathoura is zoned RU5 Village under Murray LEP 2011 with surrounding rural residential land that is zoned R5 Large Lot Residential. Non-urban land to the east is zoned E3 Environmental Management and the Murray Valley National and Regional Park is zoned E1 National Parks and Nature Reserves. The rail line and Cobb Highway which run parallel north-south through Mathoura are zoned SP2 Infrastructure.

Table 2-10 - Urban Residential Land Analysis - Mathoura

Urban residential land analysis		
Current land supply	Available vacant lots	68 lots
	Potential lots	96 lots
	Total land supply	164 lots
Housing demand - dwelling approvals method	Low scenario – lots required at 3.5 lots p.a.	63 lots
	High scenario – lots required at 5.5 lots p.a.	99 lots
Housing demand - population growth method	Population in 2041	1,043 persons
	Change in population 2021 - 2041	41 persons
	Land requirements	19 lots
Surplus/deficit lot capacity in 2041	dwelling approvals method low scenario	+17 lots
	dwelling approvals method high scenario	-19 lots
	population growth method	+61 lots

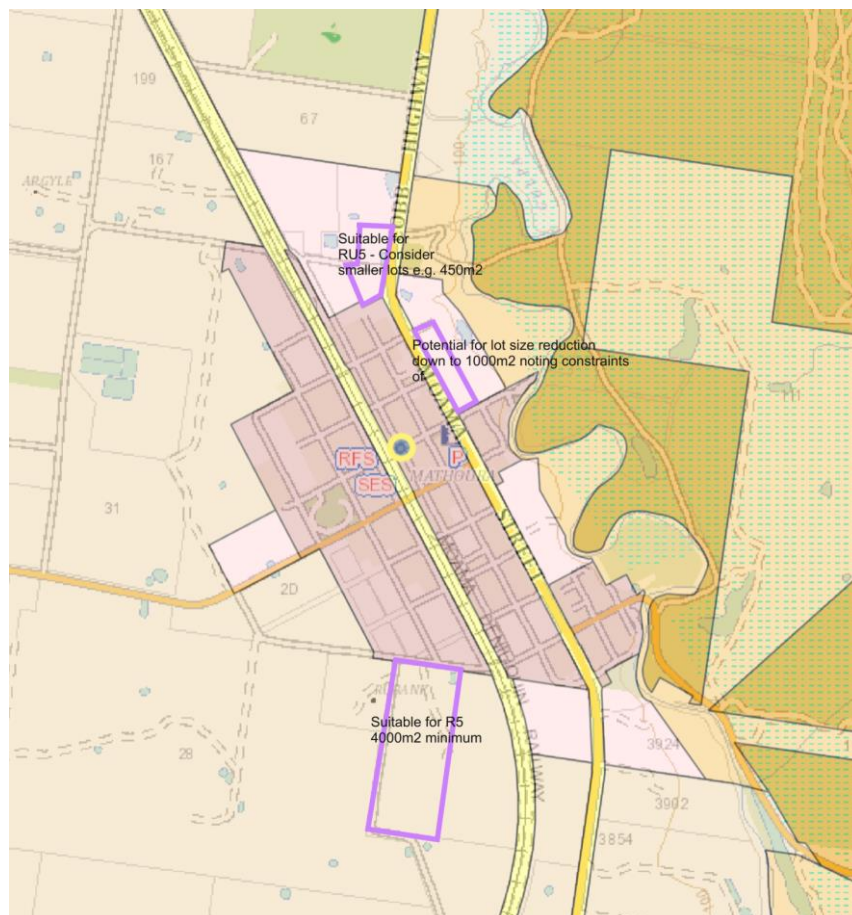


Figure 2-7 - Mathura - Submissions

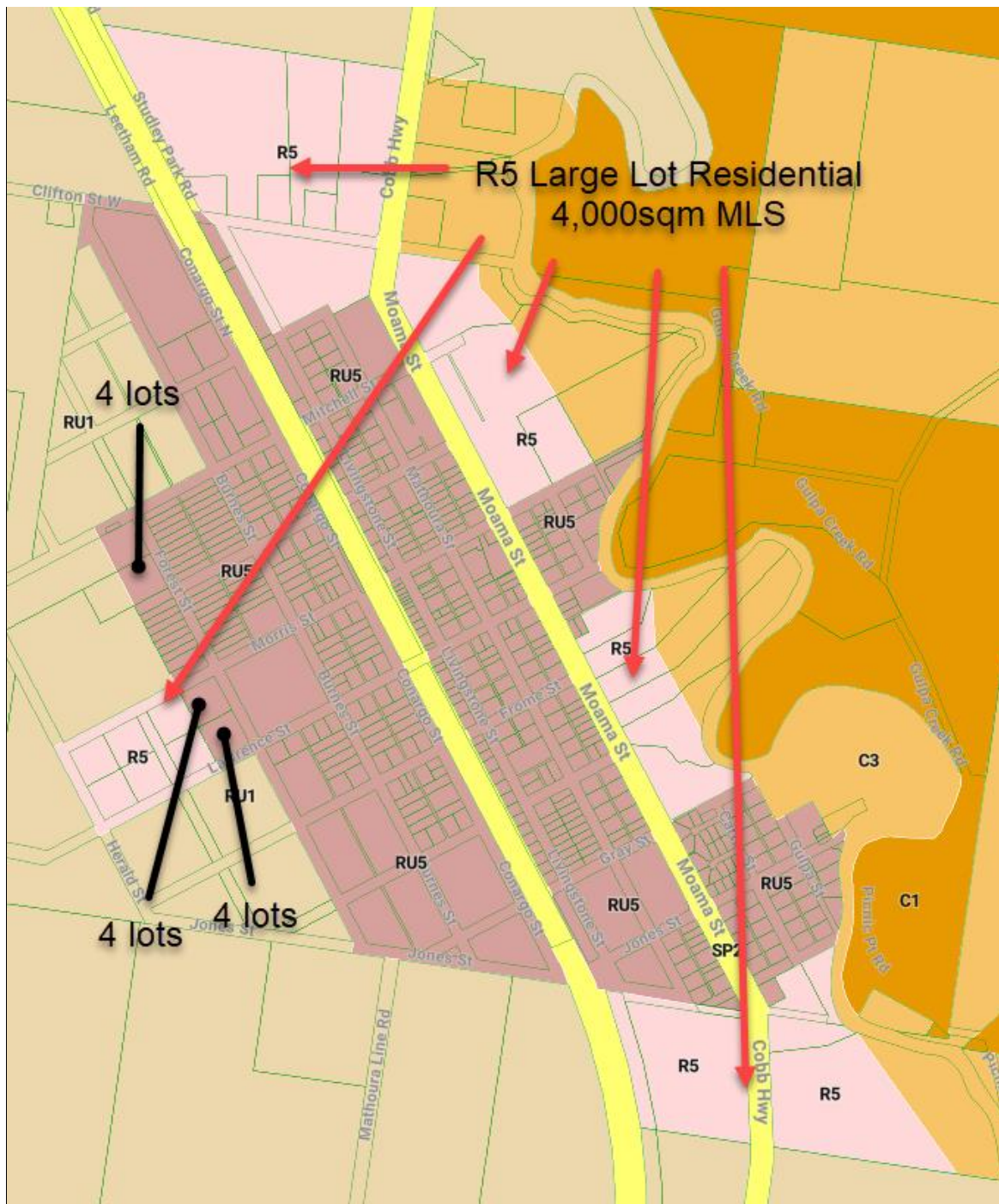


Figure 2-8 - Land zoning and potential lots – Mathoura

The town has several possibilities to increase the range of land types available. These range from acceptable as proposed through to investigation needed. If rezoning leads to specific development activity this would both support the viability of the town and add to affordable housing supply.

Table 2-11 - Water and Sewer Infrastructure

Item	Details
Potable Water Supply	<ul style="list-style-type: none"> • Only Filtered water, with the treatment plant running at 50% capacity • Raw water supply network not viable, noting that some properties directly access Gulpa creek under private schemes.
Sewerage Treatment	<ul style="list-style-type: none"> • Has capacity (running at 30-50% of capacity). However a recognised issue is that sewer pumps are required around the outer fringes of the township to lift sewerage back to the plant. • This investment can be seen as a financial detractor for potential developers.

Place-based initiatives	
Initiative	Method
<ul style="list-style-type: none"> • Introduce a place-based plan to guide local works and services including water and sewer upgrades and to understand and characterise the community. 	Undertake a community-based engagement process.
<ul style="list-style-type: none"> • Assess the degree to which the town is flood-affected 	Review whether a general catchment model combined with local anecdotal information can improve the understanding of flooding and whether consideration needs to be given to a levee.
<ul style="list-style-type: none"> • Work to ensure that there is support for the commercial/business/retail sector of the township to support residential investment 	Introduce the operators to any potential areas of advice or assistance that might assist them. Consider a main street place plan to determine if beautification of the street is warranted
<ul style="list-style-type: none"> • As per figure 2-7 above, consider rezonings to facilitate a variety of housing products. This includes 6 Clifton Street which could be rezoned to RU5 with a minimum lot size of 450m² to facilitate multi dwelling housing (affordable housing) • Land to the south of Clifton Street should also be included for continuity. 	Review proposals to identify potential issues, and work with landholders to undertake the necessary work to support any rezonings.

Place-based initiatives	
<ul style="list-style-type: none"> Land on Jones Street could be considered for R5, and there may be a case for alteration to the Minimum Lot Size for part of Lot 2 in DP717676 on Moama Street. 	
<ul style="list-style-type: none"> Affordable housing 	Promote the village as a place of affordable housing.
<ul style="list-style-type: none"> Urban Growth Boundary 	Consider the establishment of an urban growth boundary, should there be uptake of any of the rezoned areas.

2.2.5 Moama

Introduction

Moama is the administrative centre of Murray River LGA and the largest town. At the time of writing of the first version of the Murray River Local Housing Strategy, Murray River had been reported as having the highest house price increase in regional NSW over the year ending 30 June 2022 – an increase of 49.1%. This price increase reflects the high demand for land and housing that is being experienced in recent years and the consequent pressure on the supply of residential land mainly in Moama.

The community of Moama is relatively stable in terms of age distribution although some growth has been evident in recent years in persons aged 75 years and over. The housing structure in Moama consists of 86.5% separate houses on their own individual lot and 11.6% medium density housing.

There are some opportunities to intensify some existing developed areas which would contribute to overall supply. These areas together with their potential yields are identified in the background study.

Just under 20% of dwellings are rented and there is significant rental stress being experienced by a third of the rental households. Anecdotal evidence suggests that Air BNB style accommodation is becoming significant in the Echuca/Moama area due to the tourist nature of the area, potentially creating further stress on rental availability. A search of Air BnB and Stayz type establishments identified 177 establishments in the Moama/Echuca district of which 10 were room only – some 167 which are whole dwellings.

The total rental market in Moama is some 550 dwellings and in Echuca some 1647 – a total of some 2197 rented dwellings. Short stay accommodation therefore is some 8% of total rental stock. While this is creating further stress on rental availability, this is unlikely to justify specific controls at this time, although numbers are approaching a level of concern. This requires ongoing monitoring, with a suggested threshold of 10% (220 dwellings) identified for the possible implementation of days per year limits, as recently approved in Byron Bay (60 days per year).

Lone person households represent one-quarter of total households with 20% of households being 2 bedrooms or less. This is not a good surrogate for single person housing but does demonstrate that

there is a potentially mismatch between supply and demand for smaller households. Additional medium density housing and small dwellings are needed to cater for smaller households.

The relationship between Moama and Echuca should be noted, as both townships market vastly different housing products, but complement each other. Moama is known for larger, ‘greenfield’ blocks most of the time being above 1,000m² while Echuca provides a lot more land in the 700m² range. Therefore, to some degree housing affordability and a wider variety housing products are being met via inter-township housing products. However, the extent to which this is occurring is outside the scope of this housing strategy. The strategy therefore recommends a stronger focus on cross-border planning initiatives.



Figure 2-9 - Urban development – Moama

Based on the existing pattern of land development, and the potential for development, an urban growth boundary should be implemented for Moama.

The following figure sets out a draft Urban Growth Boundary which should be implemented as a layer in the LEP map. The final boundary should be determined as the review processes recommended in this study occur, which considers the Echuca/Moama Flood Study mapping (east and southern sections of the Moama Township), and any other impediments to establishing the outer Urban Growth Boundary. Within the boundary, consideration can be given to rural areas that may be suitable for smaller lot sizes and/or rural residential development with the possibility of future closer settlement. This would need to be addressed in the DCP.

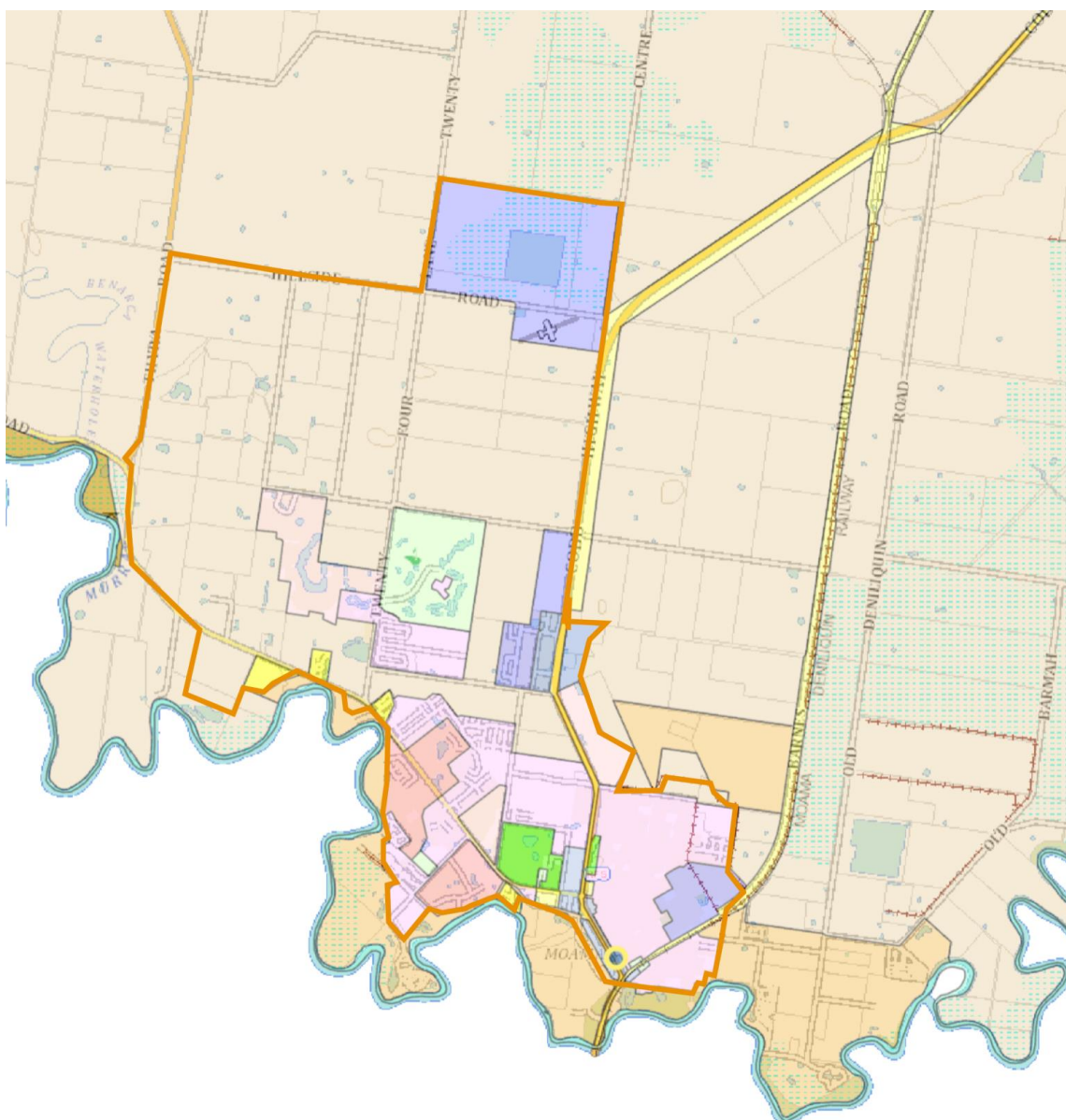


Figure 2-10 - Draft Urban Growth Boundary - Moama

Urban land analysis

Table 2-12 - Existing urban land supply - approved subdivisions - Moama

Zone	Lot size	Number of lots
R1 General residential	450m ² to 1,500m ²	1,066
R5 Large Lot Residential	4,000m ²	27
Other	600m ²	6
Total lots		1,099

In theory, Moama has a generous provision of land within approved subdivisions, however actual available blocks for purchase are minimal, as there is an extremely strong pre-sale market of vacant residential land in Moama. There has been upwards pressure on prices due to increased demand for vacant blocks. It is important to implement a land monitoring system to identify where any bottlenecks

are in the land production process – in particular translating approved lots into lots available for sale and subsequent dwelling construction.

In Moama, whilst there are minimum lots sizes that provide the opportunity to develop smaller lots, the market and character of the Moama settlement is generally on or above 1,000m². This is the preferred style of land sizing dictated by the market especially in the Perricoota Road and Beer Road areas. Some of the drive for these larger blocks in Moama appears to reflect the lack of larger lots available in both Echuca and Moama.

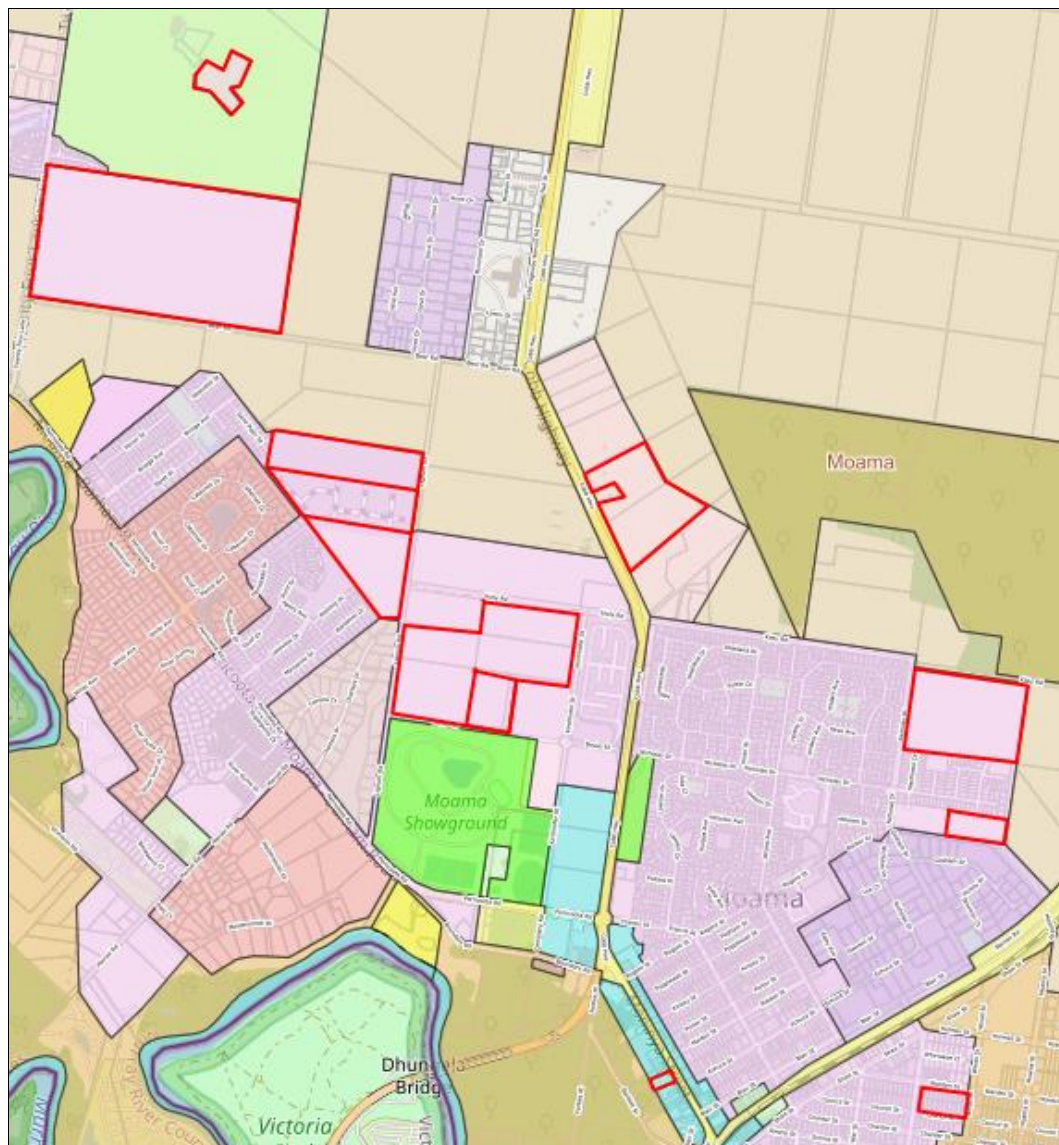


Figure 2-11 - Zoned land with active approvals – Moama

The zoned land with approvals in Figure 2-11 represents a rather scattered approach to development, although some of the proposals represent appropriate infill development. Nevertheless, some leapfrogging is occurring, which has significant implications for long term servicing costs.

Table 2-13 - Potential lot yield - existing zone land - Moama

Zone	Minimum lot size	Potential lot yield
R1 General residential	Nil	60
R1 General residential	450m ²	274
R1 General residential	750m ²	96
R1 General residential	2,000m ²	18
R2 Low Density Residential	1,000m ²	4
R2 Low Density Residential	3,000m ²	37
R5 Large Lot Residential	4,000m ²	46
Total lots		535

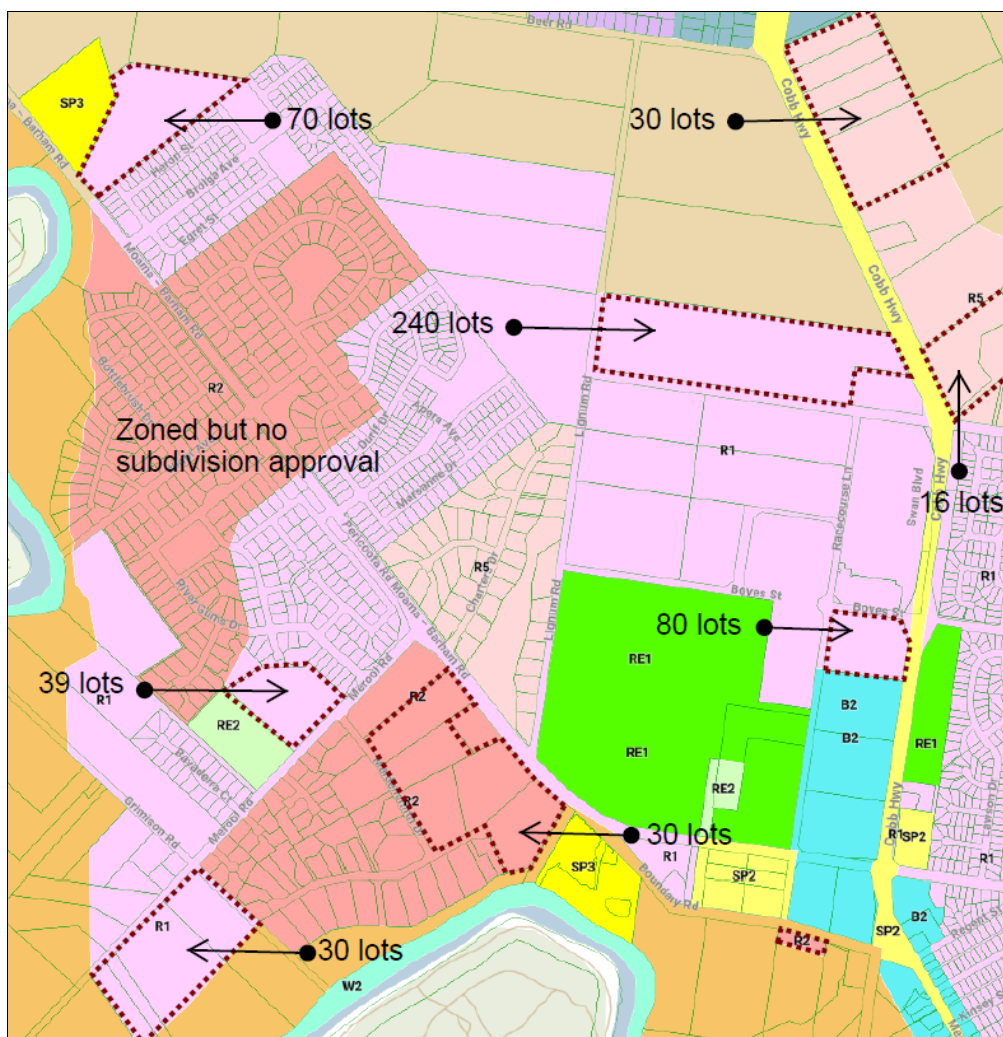


Figure 2-12 – Zoned Residential land - no active approval – Moama

The diagram in Figure 2-12 complements the approved subdivisions. There will need to be care taken in the scheduling of releases not only to ensure that a range of market segments are covered, but also to ensure that servicing efficiency is carefully considered. The total lots for potential approval represents a significant increment on supply, when based on the population growth method, Moama

will be in surplus in 2041. Based on dwelling approval method, the cumulative development of existing approvals and already zoned land is well in excess of the high demand scenario.

The study process and subsequent submissions identified a number of other opportunities for consideration. These are summarised in the figures below with additional material provided in the Background Report. Submissions are in purple, and existing intended rezonings are in blue.

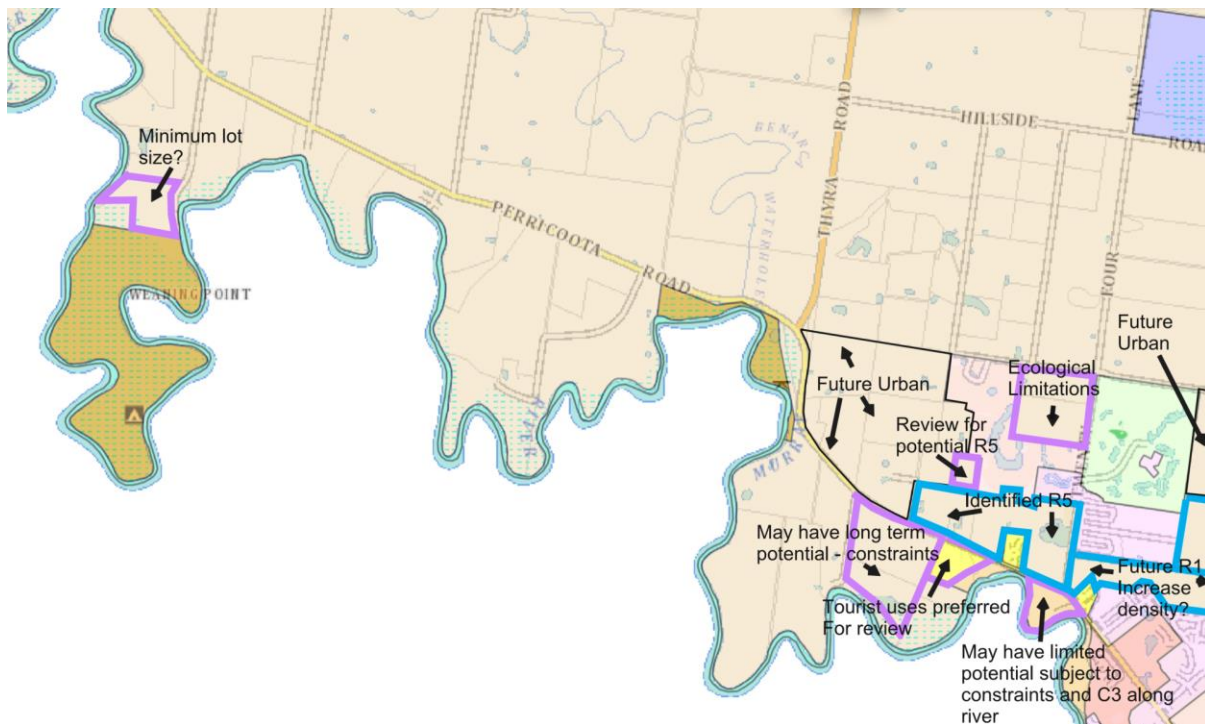


Figure 2-13 - Submissions and proposed zonings - Perricoota Road area

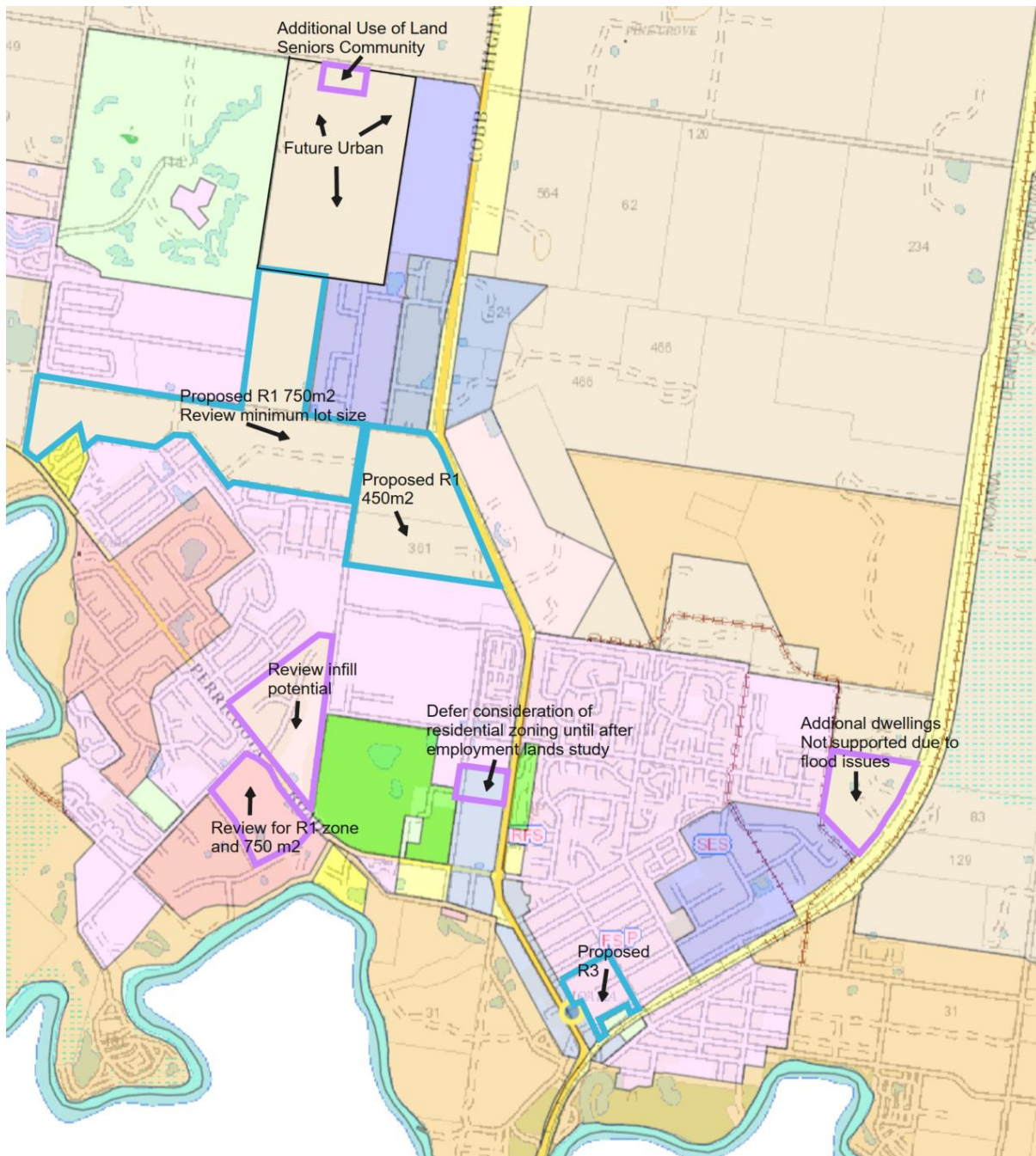


Figure 2-14 – Submissions and proposed zonings - Moama Central

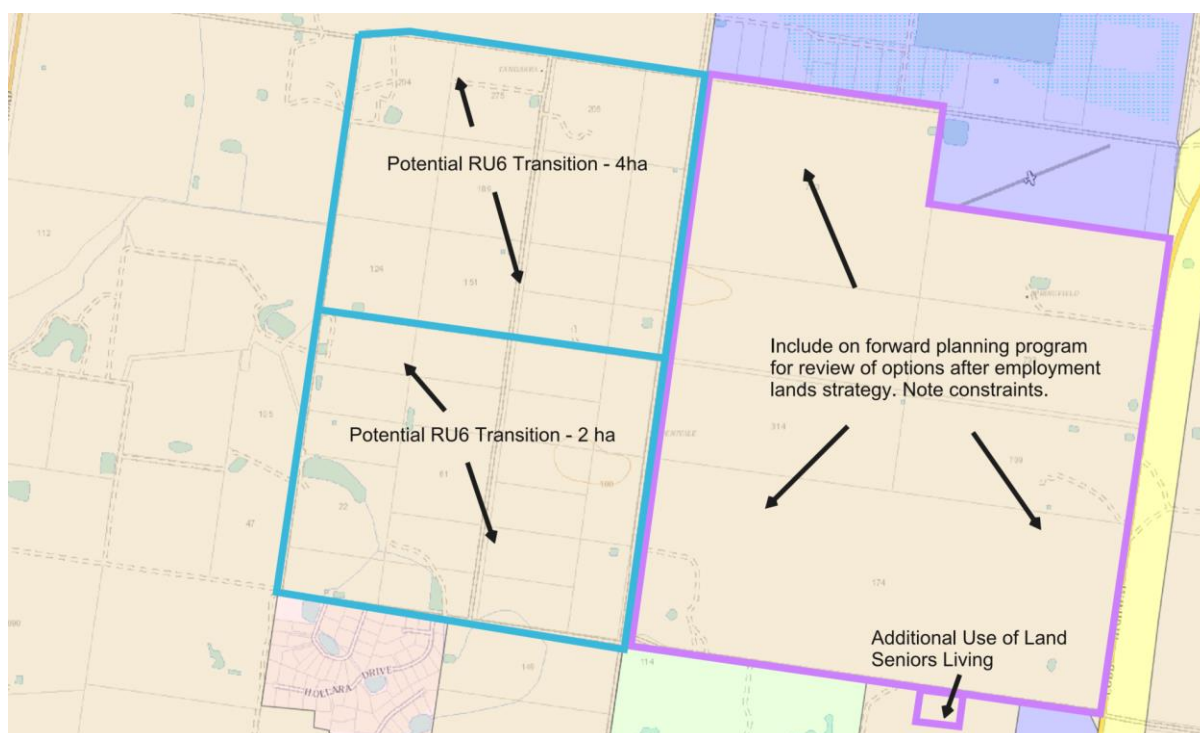


Figure 2-15 – Submissions and proposed zonings - Moama North

As efforts are made to increase housing diversity, there will be a lesser demand on available land, due to higher levels of medium density. An aspirational goal is to set this at 30% of supply rather than the assumed 10% of supply. Wherever possible this supply should occur near activity nodes including the town centre, provided that land intensification is feasible.

Table 2-14 - Greenfield dwelling approvals - Moama

Subdivision estate	Total lots	Stages	Period from approval to release of title for final stage	Number of dwelling approvals issued	Dwelling approvals issued within 1 year of release of title	Dwelling approvals issued within 2 years of release of title
Dungala	145	5	2014-2021	113	78	78
Winbi Park	92	5	2013-2020	73	54	70
Barbers Paddock	95	6	2015-now	91	81	89
Exclusively Moama 2731	37	1	2019-2020	20	54	54
Lakeview	162	5?	2012-2022	123	65	82
River Sands	24	1	2015-2020	14	46	58
Murray Banks	69	3	2014-2018	59	53	57
Total	624			493	62	70

While back-casting can be of benefit, in particular for using in the land monitoring system that is difficult to obtain any other way, the data in Table 2-14 appears to show that dwelling approvals flow

through fairly readily over the first two years after title issue. This tends to suggest that this part of the land and housing production process is working fairly efficiently.

Table 2-15 - Urban land analysis - Moama

Urban residential land analysis		
Current land supply	Available vacant lots	1,099 lots
	Potential lots	1,120 lots
	Total land supply	2,219 lots
Housing demand - dwelling approvals method	Low scenario – lots required at 102.2 lots p.a.	1,840 lots
	High scenario – lots required at 130.5 lots p.a.	2,349 lots
Housing demand - population growth method	Population in 2041	10,307 persons
	Change in population 2021 - 2041	3,377 persons
	Dwelling requirements to 2041	1,407 new dwellings
Surplus/deficit lot capacity in 2041	dwelling approvals method low scenario	+ 379 lots (not including investigation and deferred areas)
	dwelling approvals method high scenario	-130 lots (not including investigation and deferred areas)
	population growth method	812 lots

The table above shows that the forecasting method chosen leads to a wide variation in outcomes. With the construction and operation of the land monitor, a much clearer picture of demand and supply will emerge, resulting in much lower levels of speculation about future land markets.

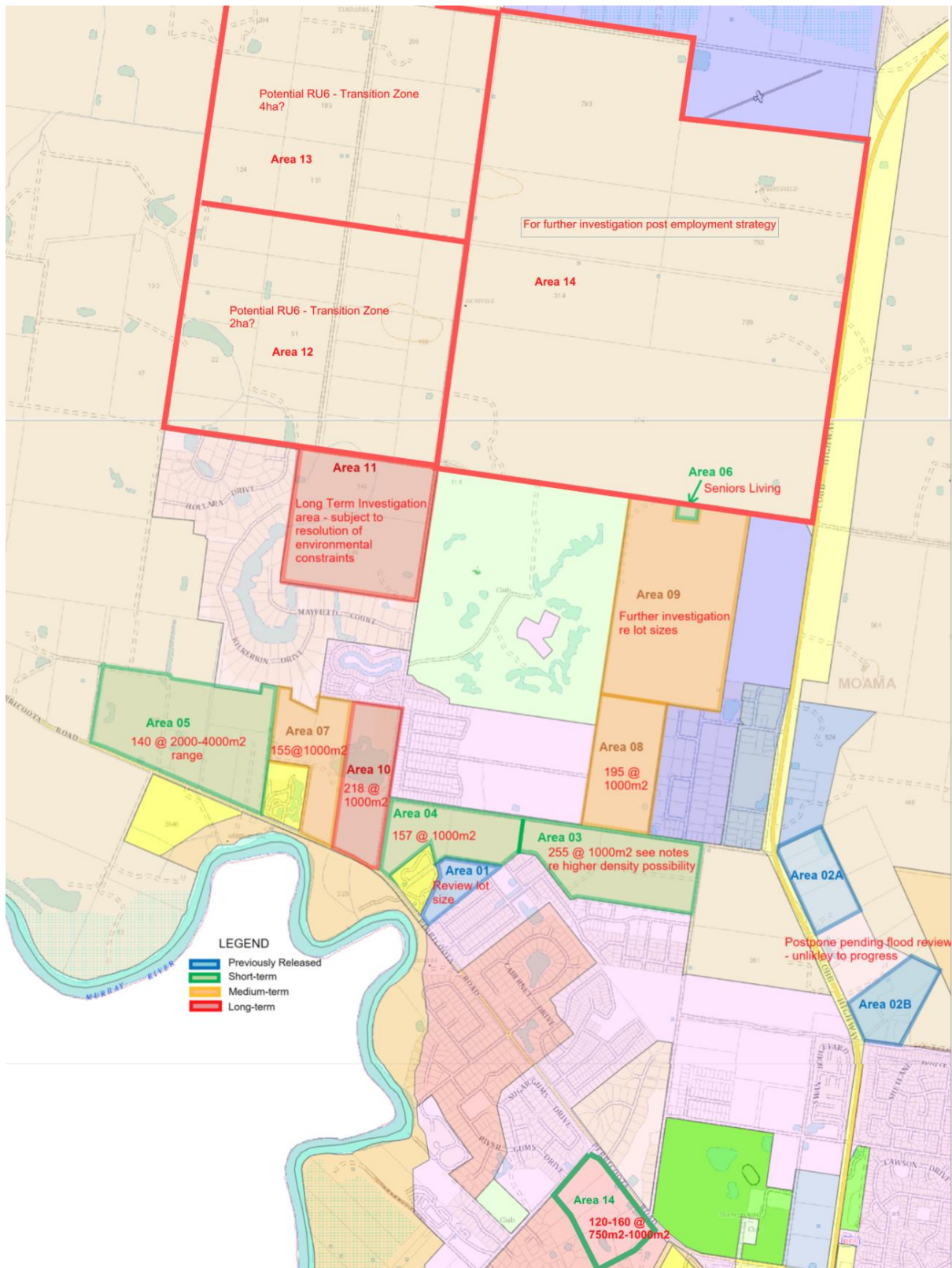


Figure 2-16 – Preferred sequencing and yields - urban land – Moama

The sequencing diagram above, which does not include all recent submissions (as most require further investigation) shows the major growth of the town to the north-west. This will leave the CBD increasingly isolated on the eastern edge of the urban area. Consideration should be given to a

precinct-based approach to future planning based on catchments around walkable neighbourhood centres of 3,000m² or so, which would generally serve an 800m radius catchment. These centres would also give an opportunity to introduce housing diversity areas within the 400m “halo”. Notes on the figure indicate actions recommended.

Intensification of existing areas

An assessment has been undertaken of existing areas in the background report. This reviewed the likely potential for increased intensification through second dwellings on a lot and small-scale redevelopment of older dwellings. The following figure shows the areas assessed. These are inside the levee and also of a suburban nature.

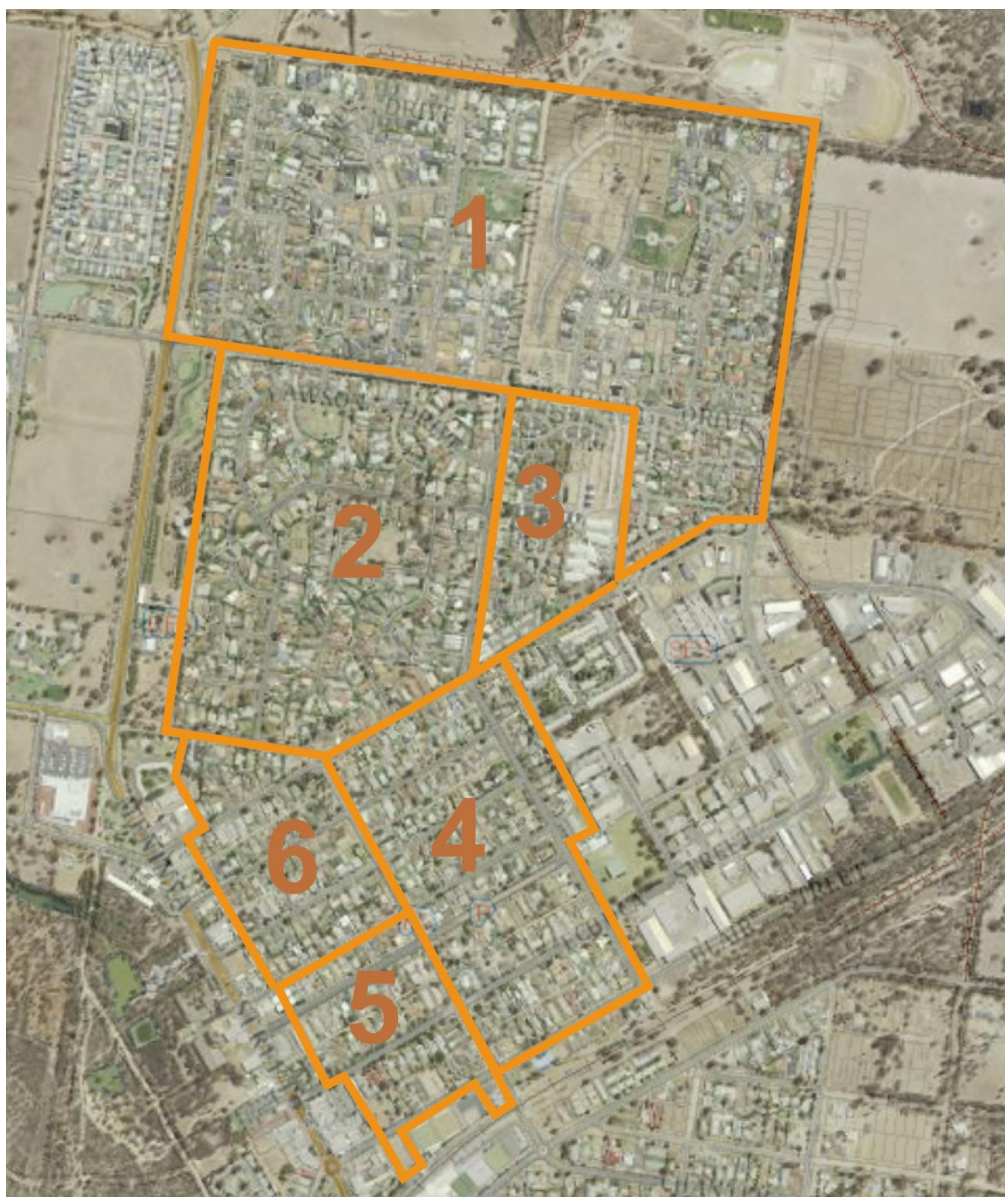


Figure 2-17 - Character Areas

The table following sets out the potential yields.

Area No.	Character	Potential dwellings	Dwellings per hectare	Comment
1	Recent suburban	0	0	Smaller lots and larger houses eliminate additional dwellings. No housing stock is yet ready for replacement
2	Established suburban – Middle age	30	1	Some larger lots, which would permit limited infill. Approximately 1 dwelling per hectare.
3.	Recent suburban	0	0	Fully developed and recent precinct with significant medium density already.
4.	Older suburban	100	5	Some larger lots could accommodate second dwelling on a lot. Some corner lots also suitable. Laneways facilitate rear access.
5.	Older suburban	120	12	Combination of knock down and rebuild and additional dwelling(s) on a lot. If multi-storey is utilised yield could approach 250. This precinct is recommended for the R3 zone due to redevelopment potential and CBD proximity.
6	Older suburban	100	8	Largely knock down/rebuild of older dwellings. Not recommended for rezoning to R3 at this time as per hectare capacity is lower.

A total of some 370 dwellings are potentially available from intensification / infill development in existing suburban areas. A similar number may be available by changes to some minimum lot sizes in current rural and residential areas, although those outside the levee and identified in the Echuca/Moama Flood Study to the East of the Moama Township should not be supported for residential development as a principle. In addition, not all potential lots would develop – with perhaps 30% of potential lots being an upper bound. On this basis, existing developed areas are unlikely to contribute more than 150 dwellings in total, potentially over a 20-30 year period.

Services

Table 2-16 - Water and sewer infrastructure - Moama

Item	Details
Water supply	<ul style="list-style-type: none"> • a dual reticulated water system services the urban areas of Moama comprising raw and treated (filtered) water. The main Moama raw and filtered water supplies share a common extraction point with raw water bypassing the filtration system
	<ul style="list-style-type: none"> • designed to treat 6 ML per day to cater for 20,000 equivalent tenements². (Note that the commercial caravan parks during holiday periods consume a high percentage of capacity).
	<ul style="list-style-type: none"> • An average of 1.5 megalitres was treated per day in 2010 which catered for 5,000 PEPs and a peak of about 3.5 megalitres per day for 10,000 PEP during peak holiday times
	<ul style="list-style-type: none"> • Urban areas to the west of Moama West are serviced with raw water supplies at the time of subdivision by the proponent. A raw water service is not currently provided beyond Twenty-Four Lane. However, further development west of Twenty-four lane will require a raw water network for large lot residential products.
	<ul style="list-style-type: none"> • A range of water network upgrades are planned for 2021 to 2031 including a new clear water storage to the north of town, extensions and duplication of mains, duplication of a water treatment plant and a new pump station. This will coincide with the timing for the short-term development of land identified in figure 2-17.
Sewerage	<ul style="list-style-type: none"> • Moama’s sewerage treatment plant is located to the north of Hillside Road, just off the Cobb Highway.
	<ul style="list-style-type: none"> • It has a design load of 10,000 EPs and consists of an oxidation pond and recirculation processes. Treated effluent is stored, evaporated and irrigated
	<ul style="list-style-type: none"> • the system was servicing a baseline of about 5,000 PEPs up to 9,000 EPs during peak holiday periods in 2010
	<ul style="list-style-type: none"> • The plant is not expected to reach capacity by 2036, however given the significant seasonal variations it is likely that by 2036 the plant may exhibit some symptoms of operating at its limits. No treatment plant upgrades are currently proposed.
	<ul style="list-style-type: none"> • A range of upgrades to pumped rising mains and pump stations have been undertaken recently to deal with future growth in the north-western area of Moama. These have included additional storage at the transfer pumping station and a new rising main connection along Lignum Road
	<ul style="list-style-type: none"> • Pump stations throughout the Moama township have also undergone recent upgrades to deal with overloading issues

² Equivalent Person (EP) means for water supply and sewerage infrastructure, the service demand created by an average person.

Services are scheduled for periodic updating here as elsewhere in the LGA. Place-Based Planning can assist to ensure that service upgrades are reasonably in step with demand.

As part of Place-Based Planning, consideration could also be given to a somewhat more extended medium density zone around the town centre as well as around future neighbourhood centres. While this will not necessarily indicate an increase in density, it will clearly signal that this is a redevelopment /intensive development area.

Place-based initiatives

Place-based initiatives	
Initiative	Method
<ul style="list-style-type: none"> Introduce a long term place-based plan to guide local works and services including water and sewer upgrades to ensure that these are paced with development 	Engage in a catchment-based planning approach that covers the whole urban area, but also which addresses logical staging within each water and sewer sub-catchment which may include a longer-term approach out to the urban boundary area.
<ul style="list-style-type: none"> Establish a confirmed and detailed urban growth boundary around Moama. This should accommodate the potential future rezoning areas as shown in the report and consideration of other land uses including commercial and industrial land together with any associated rezonings.. 	Implement as an overlay through an LEP amendment as part of the consolidated instrument. Consider including rural residential and rural smallholding areas.
<ul style="list-style-type: none"> Within an overall place-based approach to planning for Moama, introduce a precinct-based model at a smaller spatial scale, hubbed around walkable neighbourhood centres or boutique commercial destinations , which can also be nodes for housing diversity areas. 	Engage in broad-based community collaboration in establishing the theme and character of new precincts as well as identifying existing and valued character of current developed areas.
<ul style="list-style-type: none"> Avoid rezoning additional residential lands, except for some intensification areas in the existing town area. 	Ensure effective use of the residential land monitor to guide decisions regarding future land zonings.
<ul style="list-style-type: none"> Work with Echuca on an integrated planning approach 	Look to the total offering of land across the twin towns and recognise where one has a natural advantage over the other.
<ul style="list-style-type: none"> Consider intensification within the urban are where possible 	Review existing low density land within the urban area that is under-or un-developed for increased densities.

2.2.6 Deep Creek Marina

Introduction

Eighteen kilometres to the west of Moama is the Deep Creek Marina. This is a satellite community that provides a complementary living style to the main town. This area has had a mixed history and needs to be treated as a “special case” development due to the tenure arrangements. The proponents would like to further develop mixed use housing in association with a wide range of tourist uses for which rezoning would be required. Services are currently mainly private, and there are challenges for ongoing development as a satellite area.

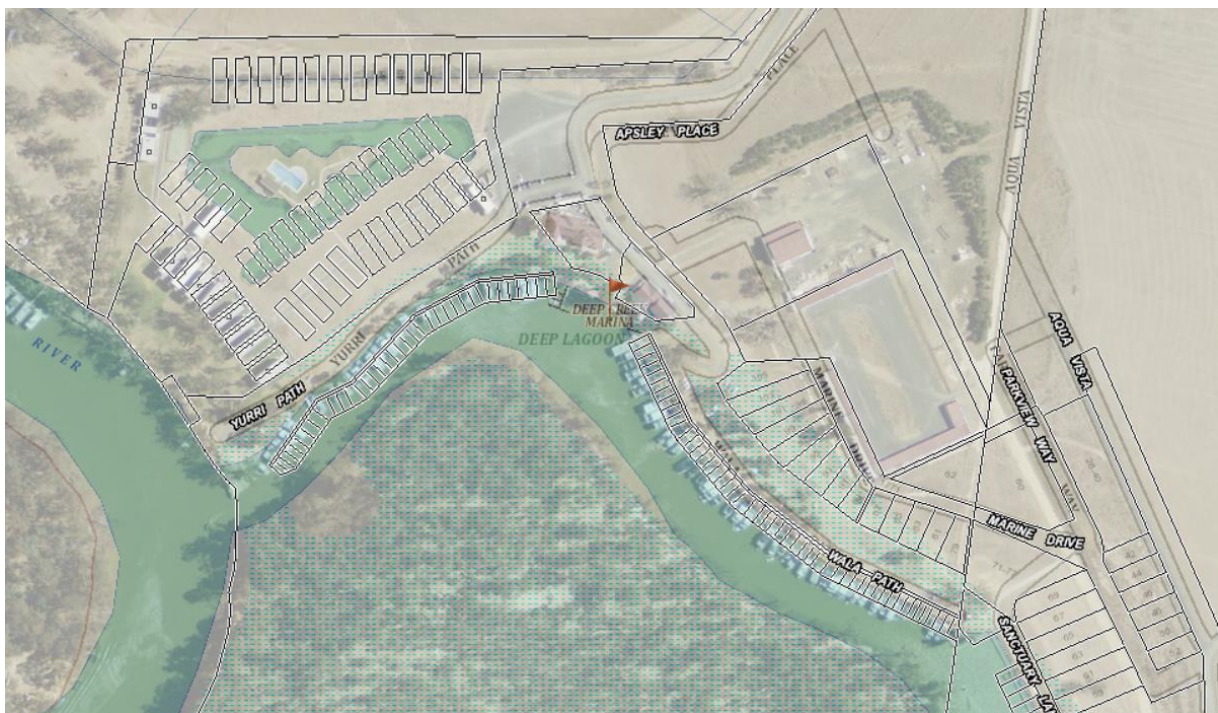


Figure 2-18 - Deep Creek Marina – Existing Layout

Urban land analysis

As part of submissions a draft proposal has come forward, on which an estimate of yield can be based. It seeks 22% permanent dwelling sites. Of the potential allotments indicated, some 35-40 permanent lots could be created.

The site would potentially fill a “niche” market, but would need to be developed in such a way that it did not duplicate the market offerings in the Moama area. Yield would need to be limited to the permanent sites proposed, which appear to be of sufficient numbers to provide the service levels needed. Some further considerations of connectivity to the Moama township and adequate servicing with an overall confirmed and Council adopted masterplan for the area is required (developer lead and funded).

A number of preliminary concept plans have been produced to date by the developer, however there is significant variability over the past 10 years, that has resulted in a broad range of land uses and products for the site (some of which are in conflict with each other). A masterplan that is endorsed by

Services

Any proposals put forward for permanent housing need to show full self-sufficiency in services, using a single community development structure. This includes drainage, private sewer infrastructure, internal road networks, water supply works and treatment works. Reliable and accountable management systems would need to be in place to ensure water quality and effluent treatment quality. Internal roads would need to be the responsibility of the community, and consideration would need to be given to non-car transport (e.g. community bus) to Moama as needed. Garbage collection and disposal would also be a community responsibility. The consolidation of the current community associations into a single body is considered essential to ensure consistency in governance and management of the entire area.

Place-based initiatives

The site requires effective masterplanning which is a particular form of Place-Based Planning. This would include the overall preferred built form, together with guidance that would inform a combined Community Association's actions and rules. This should be submitted to Council for formal endorsement (and included as a specific Development Control Plan chapter) prior to any further development occurring.

2.2.7 Moulamein

Introduction

The township is quite small, and it is constrained by flood issues. While much of the community is generally safe for vehicles people and buildings in the overland flow PMF, there are parts that reach the H3 hazard category, and where additional development should not be supported. The riverine PMF is of greater impact, with extensive areas of H2 hazard category and more extensive H3 impact.

The community is ageing with a substantial increase in the proportion of residents aged 65 to 74. There has also been an increase in youth aged 15-19 years and in working age persons aged 25-34 years indicating some growth in young families in the community. Most dwellings are separate houses on their own individual lot, although many are built on double lots. This is reviewed in the Place-Based Planning suggestions.



Figure 2-20 – Urban development – Moulamein

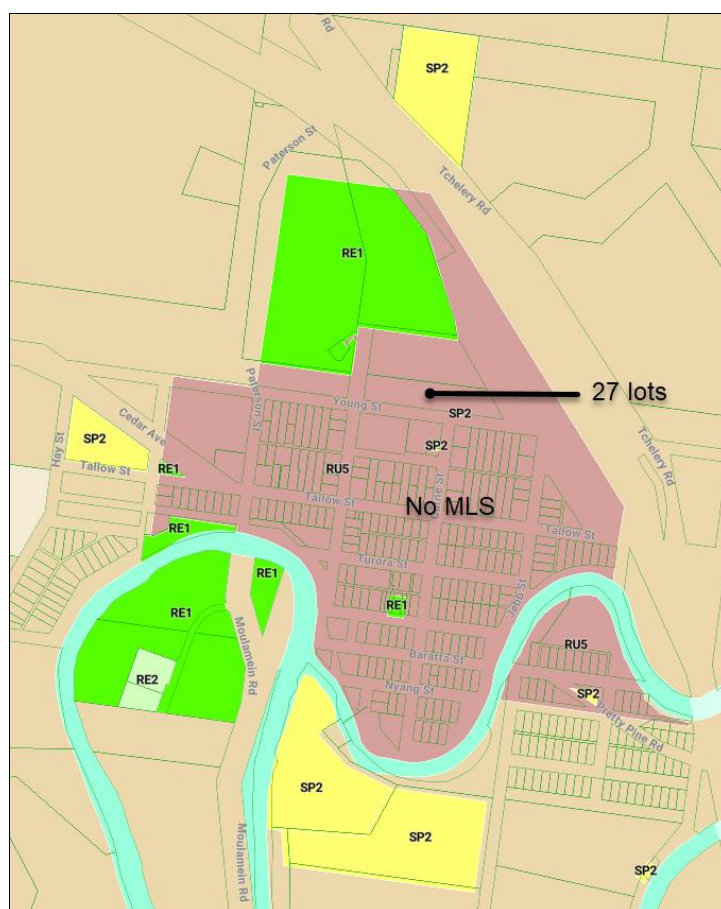


Figure 2-21 - Available Land – Moulamein

A review of the potential 27 lots has shown that they are located largely within the H3 hazard area, and are therefore not recommended for development. On the other hand, the two paper subdivisions

on the west and south-east of the town respectively are partially within the H1 and H2 hazard categories and some form of development may be possible subject to further flood investigations.

There may be some demand for rural living, which could possibly be met in part through the paper subdivisions, subject to rezoning. Following further analysis an urban growth boundary should be established in future.

Urban land analysis

Table 2-17 -Urban land analysis - Moulamein

Urban residential land analysis		
Current land supply	Available vacant lots	28 lots
	Potential lots	27 lots
	Total land supply	55 lots
Housing demand - dwelling approvals method	Low scenario – lots required at 0.5 lots p.a.	9 lots
	High scenario – lots required at 0.5 lots p.a.	9 lots
Housing demand - population growth method	Population in 2041	499 persons
	Change in population 2021 - 2041	10 persons
	Land requirements	4 new dwellings
Surplus/deficit lot capacity in 2041	dwelling approvals method low scenario	+46 lots
	dwelling approvals method high scenario	+46 lots
	population growth method	+51 lots

At this stage there is no need to consider any conventional subdivision areas to meet current demand in the town. A trial subdivision may, however, stimulate demand and this could be promoted as an option.

Some of the double lots are configured so that they are functionally operating as large single lots, but some others would lend themselves to subdivision quite readily if market price signals are strong enough. Based on Shellharbour Council in the 1980s, a 30% rise in land values was necessary to call forth some of this “vacant lot” supply. One option would be to undertake an information campaign with residents that may lead to some value realisation, while lot consolidation may be required in some instances to facilitate this.

Services

Table 2-18 - Water and sewer infrastructure - Moulamein

Item	Details
Water supply	<ul style="list-style-type: none"> A dual water reticulation supply system of potable and raw (untreated) water is sourced from the Edward River. The system includes a newer treatment plant using micro-filtration, activated carbon and chlorination
	<ul style="list-style-type: none"> This services a population of approximately 438 with a capacity of 0.5ML/day and has additional capacity to service more than twice the current population

Item	Details
	<ul style="list-style-type: none"> An additional 2.5ML/d capacity for raw water supply is available
Sewerage	<ul style="list-style-type: none"> A reticulated sewerage system comprising both gravity and rising mains including five small pump stations and lift pumps that ultimately transfer sewage to the Moulamein Sewer Treatment Plant
	<ul style="list-style-type: none"> Treatment includes sedimentation, oxidation ponds and sludge removal. Treated effluent is discharged to an evaporation and wetland system.
	<ul style="list-style-type: none"> It has a design capacity of 1000 EPs and currently serves approximately 438 EPs.
	<ul style="list-style-type: none"> Planned plant and network upgrades to the sewer system comprises replacement and renewal of mains lines from 2021 onwards
Flooding	<ul style="list-style-type: none"> Give consideration to whether a levee may be an effective solution for the PMF event, and if so, ensure that it also includes the current paper subdivisions as potential development areas.

Place-based initiatives

Place-based initiatives	
Initiative	Method
<ul style="list-style-type: none"> Introduce a place-based plan to guide development taking into consideration flood risk. 	Engage in a community-based engagement process that identifies land outside the flood hazard H1 and H2 categories and looks to limit or prevent additional housing development.
<ul style="list-style-type: none"> Give consideration as to whether the existing paper subdivisions may be suitable for large lot or rural residential or a combination of them. 	Assess the flood risks and develop masterplans that take into account flood hazard.
<ul style="list-style-type: none"> Stimulate the release of existing vacant land where a house is on a double lot. 	Public promotion and education campaign.
<ul style="list-style-type: none"> Support a small “test subdivision” to see if this would stimulate market demand (up to 10 lots). 	Review with real estate agents to assess whether there is any latent demand, and if so, promote to key landholders the possibility of a small-scale test subdivision.
<ul style="list-style-type: none"> Affordable housing 	Promote the town as an affordable housing option.

2.2.8 Murray Downs

Introduction

Although there is a high proportion of residents aged 55 and over, there has been substantial growth in the proportion of working age residents aged 20 to 44 between 2016 and 2021. The majority of dwellings are separate houses on their own individual lot with few of those being rentals. There are no second dwellings, villas, flats or the like. It is considered that this trend will continue.

The following figure shows potential yields of the Existing zoned land.

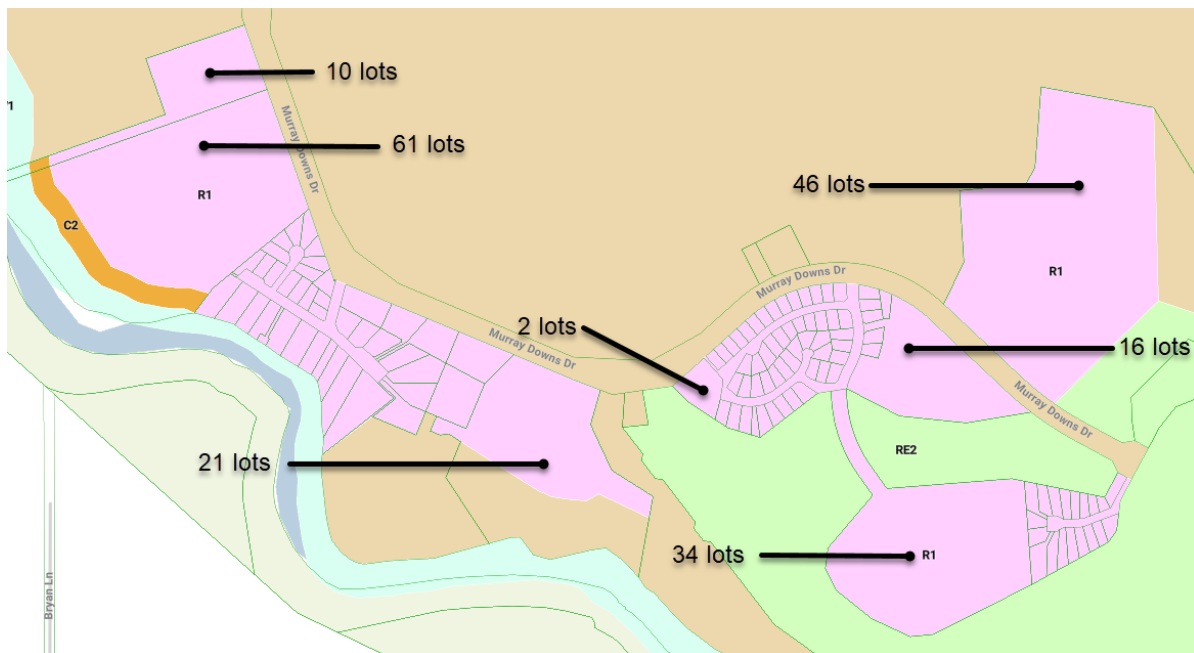


Figure 2-22 - Potential residential yield – existing zonings - Murray Downs

The settlement of Murray Downs is notionally supplied with sufficient vacant land to cater for forecast population growth over the period 2022 to 2041 under each forecast scenario. This includes the development of land that is zoned R1 General Residential and is currently unsubdivided which can add a further 190 lots to total supply. However, there are notable issues associated with land holdings around the current residential area not being actively developed or being land-banked. It is also critical to note the growth and population on the Victorian side (Swan Hill) where Murray Downs, if planned well, could see very high growth potential.

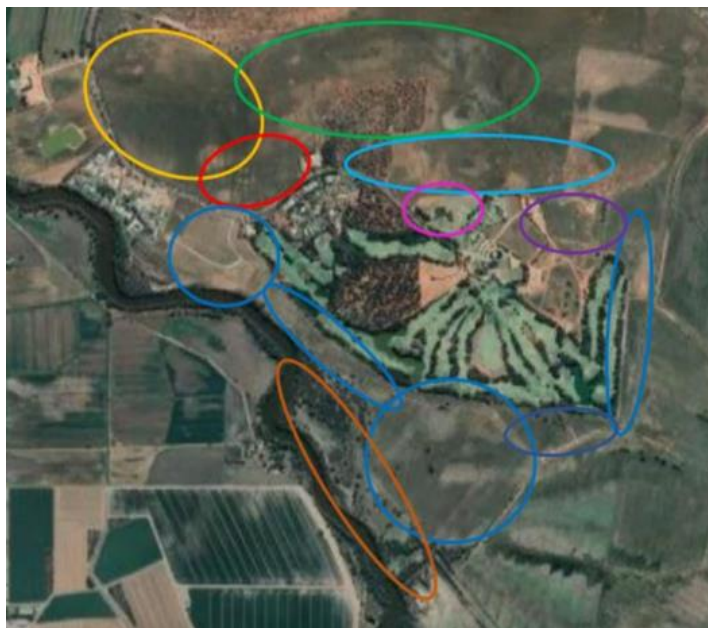
Murray Downs is one of the few settlements where residential development should be occurring at a faster rate, especially in comparison to the Victorian neighbour of Swan Hill which has a population of just over 11,500 people. It appears that if service infrastructure is secured or upgraded and the township has an identified vision and township centre, there is no reason why the immediate area of Murray Downs should not expand at a faster rate.

It should be noted that there are current plans to replace and upgrade the Swan Hill bridge that connects Murray Downs. Whilst this is overdue, the current bridge should not be seen as an impediment to residential development in Murray Downs.

Also worth noting is that the commercial land area has potential to expand leading to large industries being attracted to the Murray Downs area, and this will stimulate residential growth in its own right. Large Agri-business and the like are now considering housing as an important consideration for business establishment and attracted skilled labour. This should be reviewed in the Employment Lands strategy. In addition, there are opportunities based in the agricultural sector including uses such as tree based horticulture, feedlots and the like.

Existing near-urban land should be reviewed for bio-diversity sensitivity. The review should include land zoned but undeveloped around the golf club area and along the Swan Hill Road towards the main bridge over the Murray River. The town has limited areas that are flood-affected, noting that an updated flood study is required and there is a possibility of levees to strengthen or supplement existing rural levees to achieve a higher level of flood protection, however costs to construct and maintain should be considered. Consideration should be given to protecting land areas to the PMF as part of facilitating any future development.

From a strategic perspective, landholders have put forward some structural thinking about the long-term future of Murray Downs. The figure below sets out one option at the highest conceptual level.



Orange – 4000 – 8000 m² residential.
 Red – Business and community hub.
 Green – 10,000 – 20,000 m² lots (rural smallholdings).
 Light blue – Long term potentially 4000 – 15,000 m² lots based on demand.
 Pink – Already zoned could potentially include some commercial uses.
 Purple – Long-term, potentially 4000 – 8000 m² residential.
 Dark blue – conventional residential ranging from medium density through to standard residential allotments.
 Brown – Flood risk issues but potentially attractive.

Figure 2-23 - Submission - High Level Concept Plan

While this may not be the final strategic framework it, together with other submissions (such as the figure below) form a good basis for developing a consensus framework.



Figure 2-24 - Submission - Structural Diagram

Urban land analysis.

Table 2-19 - Urban land analysis - Murray Downs

Urban residential land analysis – Current zoned land		
Current land supply	Available vacant lots	34 lots
	Potential lots	190 lots
	Total land supply	224 lots
Housing demand - dwelling approvals method	Low scenario – lots required at 3.7 lots p.a.	67 lots
	High scenario – lots required at 4.0 lots p.a.	72 lots
Housing demand - population growth method	Population in 2041	314 persons
	Change in population 2021 - 2041	70 persons
	Land requirements	26 lots
Surplus/deficit lot capacity in 2041	dwelling approvals method low scenario	+157 lots
	dwelling approvals method high scenario	+152 lots
	population growth method	+198 lots

The first submission related to the property at 194 Noorong Rd Murray Downs. This comprises some 1,600 hectares of land that could be developed, with around 35ha of this being tagged for residential and the balance for urban transition. This could result in around 175 residential lots and 525 larger rural residential lots being created. Other areas indicated for consideration include Swan Hill Road North and Noorong Road North. A potential yield of around 760 lots has been identified for these combined areas.

The second submission identifies various holdings around the golf course as having potential for development. An analysis of this has indicated that around 760 lots of less than 1,000m² and 110 lots of larger sizes could be created here.

Overall, around 1,700 lots of 1,000m² or smaller, and 640 larger rural residential lots could be created for a total of 2,340 lots. This would potentially equate to a final population of some 5,550 people.

Services

Table 2-20 - Water and sewer infrastructure - Murray Downs

Item	Details
Water supply	A dual water reticulation supply system of potable and raw (untreated) water sourced from the Murray River and provided by Lower Murray Water located in Swan Hill. These services are considered viable and secure.
	Includes a conventional treatment system providing coagulation, flocculation, sedimentation, filtration and chlorination
	It now services a population of 271 and there is no spare capacity to cater for growth
	Upgrades to the current water treatment plant and/or additional storage reservoirs are required, however, no upgrades or capital works are planned at this stage
Sewerage	Comprises a reticulated sewerage system comprising both gravity and rising mains including four small pump stations and lift pumps that ultimately transfer sewage to the Murray Downs Sewerage Treatment Plant.
	Treatment includes a clarifier, membrane bioreactor and evaporation ponds with design capacity for 1,000 EPs, and currently servicing 550 EPs
	Pressure on the existing treatment system can occur at different times of the year during periods of high visitation by tourists and workers
	Planned plant and network upgrades include the renewal of mains lines and membrane replacement. Consideration of additional ponds to provide capacity is under investigation.

Place-based initiatives

Table 2-21 - Place-based initiatives - Murray Downs

Place-based initiatives	
Initiative	Method
<ul style="list-style-type: none"> Further review of flood risk, via an updated flood study, in particular to identify the impacts of both overland and riverine PMFs. 	Obtain suitable professional support and engage in a broad-based community engagement strategy.
<ul style="list-style-type: none"> Give consideration as to whether some existing areas or proposed subdivisions may be unsuitable due to flood hazard. 	Assess the flood risks and develop masterplans that take into account flood hazard.

Place-based initiatives	
<ul style="list-style-type: none"> Determine likely future development based on flood risk prior to scoping services to meet potential suitable demand 	Develop a servicing plan with triggers at various development levels.
<ul style="list-style-type: none"> Develop a Precinct/Masterplan for Murray Downs to confirm the township's centre and the direction that future residential areas are released. The Precinct/Masterplan for Murray Downs should be prepared as soon possible. 	Engage with land-owners next to existing residential estates to establish the future centre of the township. Note submission concerning land at 194 Noorong Road and its potential for inclusion in any overall precinct planning. Also note a submission representing various landholders being willing to be involved in developing a strategic plan.
<ul style="list-style-type: none"> Ensure Masterplan includes complementary land uses. 	Employment Lands Strategy to review commercial/industrial/business needs and long term potential including identification of feasible sites. Note that land on the corner of Murray Downs Drive and Swan Hill Road may be best suited for a neighbourhood centre.
<ul style="list-style-type: none"> Consider rezoning opportunities for current RU1 land along Swan Hill Road out to Murray Downs Drive where these could be infilled for some residential development and no longer function as rural land 	Identify hazards (in particular flood), infrastructure and access issues to facilitate development in this area.
<ul style="list-style-type: none"> Develop a cross-border planning initiative with Swan Hill including an integrated land production system monitor. 	Utilise the land production system monitor across both sides of the border and encourage an integrated approach to managing land supply bases on the relative suitability and capability of the lands on both sides of the border.
<ul style="list-style-type: none"> Work to overcome land banking 	Test latent demand through enquiries with real estate agents. Look to implement anti-land-banking initiatives, including through rates mechanisms. Consider approaching other landholders to see if there is development interest. Consider Back-zoning of existing residential land if appropriate.
<ul style="list-style-type: none"> Respond to employment opportunities 	Promote housing opportunities widely to ensure that local housing can be provided, as well as facilitate a broader range of commercial opportunities to support residential growth.
<ul style="list-style-type: none"> Affordable housing 	Promote area as an affordable housing option.

2.2.9 Tooleybuc

Introduction

The community of Tooleybuc has experienced strong growth in the proportion of residents aged 35 to 55 with a minor growth in all age cohorts below 35 years particularly since 2016. There has been a decrease in the those over 75 years of age. Just over 80% of dwellings are separate houses on their own individual lot with only 5% being medium density dwellings. There is very high mortgage stress amongst renters with one-third of renting households paying more than 30% of income on rent. Lone person households are also significant at a third of total households yet two-thirds of dwellings have 2 to 3 bedrooms and a third have more than 4 bedrooms.



Figure 2-25 - Urban development – Tooleybuc

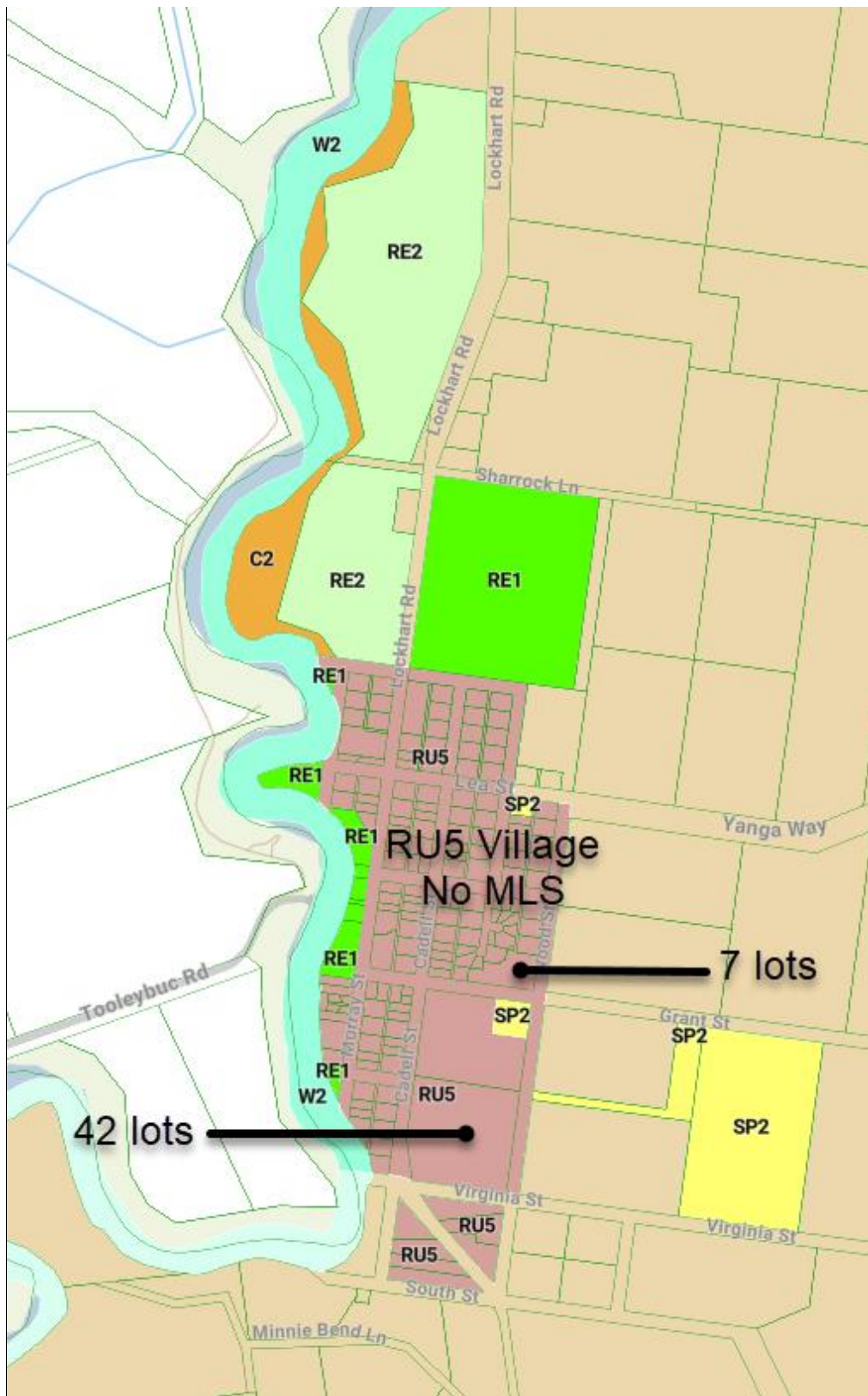


Figure 2-26 - Zonings and potential development land – Tooleybuc

Urban land analysis

Urban residential land analysis		
Current land supply	Available vacant lots	26 lots
	Potential lots	49 lots
	Total land supply	75 lots
Housing demand - dwelling approvals method	Low scenario – lots required at 1 lots p.a.	18 lots
	High scenario – lots required at 1 lots p.a.	18 lots
Housing demand - population growth method	Population in 2041	358 persons
	Change in population 2021 - 2041	22 persons
	Dwelling requirements	9 lots
Surplus/deficit lot capacity in 2041	dwelling approvals method low scenario	+57 lots
	dwelling approvals method high scenario	+57 lots
	population growth method	+66 lots

Tooleybuc has both substantial vacant lots within the developed area as well as potential zoned development lots that have yet to be subdivided. At this stage, there is no need to subdivide the development lots with all likely demand able to be taken up through existing vacant lots.

Services

Item	Details
Water supply	<ul style="list-style-type: none"> Comprises a dual water reticulation supply system of potable and raw (untreated) water sourced from the Murray River
	<ul style="list-style-type: none"> Includes a newer treatment plant using micro-filtration, activated carbon and chlorination
	<ul style="list-style-type: none"> Has a capacity of 0.5 megalitres per day (6 litres per second), services a population of approximately 276 and is nearing capacity
	<ul style="list-style-type: none"> Upgrades to the current water treatment plant and/or additional storage reservoirs are required
	<ul style="list-style-type: none"> Capacity may be increased to 8 litres per second by the addition of membranes which may be capable of servicing an additional 40 to 60 people
	<ul style="list-style-type: none"> There are potential constraints to power supply to the plant and to storage for the distribution of water to outer areas of Tooleybuc
Sewerage	<ul style="list-style-type: none"> It has a sewer treatment facility which includes septic tanks, oxidation ponds, evaporation and reuse for irrigation
	<ul style="list-style-type: none"> It is designed to service 500EPs and currently serves about 210EPs
	<ul style="list-style-type: none"> Each residential property within Tooleybuc has a septic tank for the storage of wastewater
	<ul style="list-style-type: none"> The majority of properties drain effluent to three pump stations that are located at low points to allow for gravity fed connections to transfer effluent to the treatment plant. Those properties that are unable to transfer sewerage by gravity are still using an on-site septic system that relies upon soakage potentially affecting groundwaters
	<ul style="list-style-type: none"> No upgrades are currently proposed to the Tooleybuc sewerage system

Place-based initiatives

Place-based initiatives	
Initiative	Method
<ul style="list-style-type: none"> Further review flood risk, in particular to identify the impacts of both overland and riverine PMFs. 	Obtain suitable professional input and engage in a broad-based community engagement strategy.
<ul style="list-style-type: none"> Give consideration as to whether some existing areas or proposed subdivisions may be unsuitable due to flood hazard. 	Assess the flood risks and develop masterplans that take into account flood hazard.
<ul style="list-style-type: none"> Determine likely future development based on flood risk prior to scoping services to meet potential suitable demand 	Develop a servicing plan with triggers at various development levels.
<ul style="list-style-type: none"> Develop a housing diversity strategy to encourage the construction of housing to better meet the needs of an aging population. 	<p>Work with community through an engagement strategy to better understand housing needs including the variety of housing types sought and needs for affordable housing.</p> <p>Seek proponents who might be interested in development on existing vacant land, or potentially a new development site and work with them to prepare applications for Council.</p>

2.2.10 Wakool

Introduction

The community of Wakool has experienced moderate growth in the proportion of residents aged 25 to 44 and growth to a lesser extent in persons aged 5-14 years. There has also been a significant increase in the 75 to 85 year age group.

All dwellings are separate houses on their own individual lot with only 9% of those being rentals. There are no second dwellings, villas, flats or the like. It is considered that this trend will continue.



Figure 2-27 - Urban development - Wakool

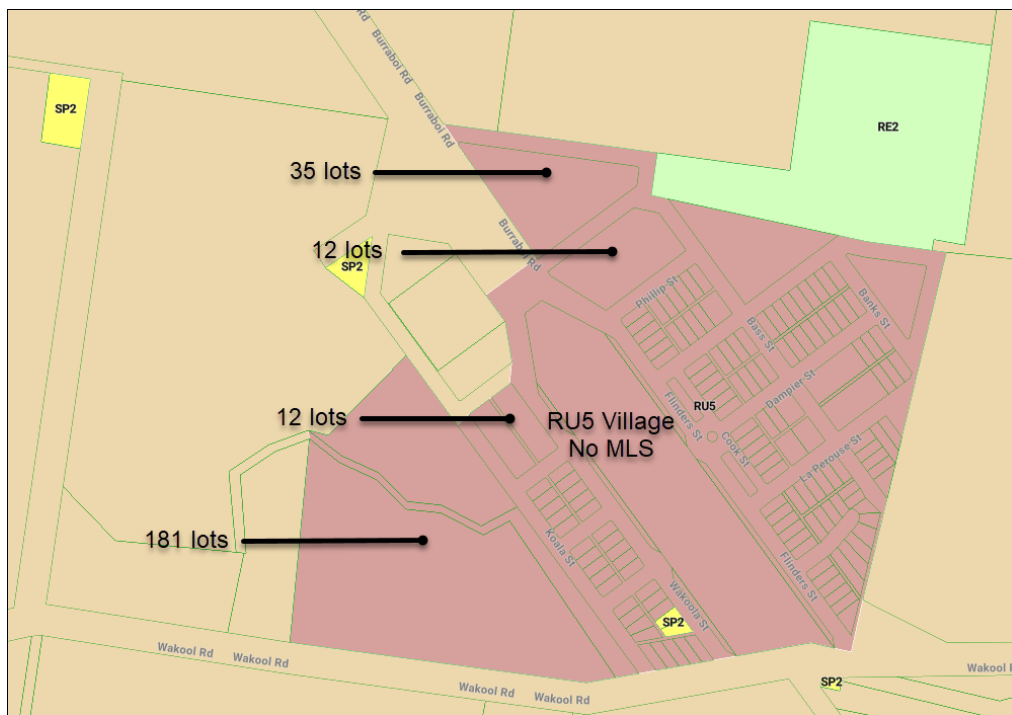


Figure 2-28 - Land zoning and developable land – Wakool

Urban land analysis

Table 2-22 - Urban land analysis - Wakool

Urban residential land analysis		
Current land supply	Available vacant lots	13 lots
	Potential lots	227 lots
	Total land supply	240 lots
Housing demand - dwelling approvals method	Low scenario – lots required at 0.3 lots p.a.	5 lots
	High scenario – lots required at 0.5 lots p.a.	9 lots
Housing demand - population growth method	Population in 2041	267 persons
	Change in population 2021 - 2041	5 persons
	Dwelling requirements	2 lots
Surplus/deficit lot capacity in 2041	dwelling approvals method low scenario	+235 lots
	dwelling approvals method high scenario	+231 lots
	population growth method	+238 lots

The town of Wakool is supplied with sufficient vacant land to cater for growth over the period 2022 to 2041 using existing available vacant lots. There are also an additional 240 potential lots which may be created by subdividing tracts of vacant zoned land. Prior to any further development by way of subdivision, it is necessary to review flooding impacts and servicing requirements. It is accepted that a town-specific model may be unaffordable, however the state government should be encouraged to undertake a flood mapping exercise that responds to the flooding complexities of the area.

Services

Table 2-23 - Water and Sewer - Wakool

Item	Details
Water supply	<ul style="list-style-type: none"> A dual water reticulation supply system of potable and raw (untreated) water sourced from the Edward River and the Murray Irrigation Limited channels
	<ul style="list-style-type: none"> Includes a treatment process of ultra-filtration, activated carbon and chlorination
	<ul style="list-style-type: none"> Services a population of approximately 300 and with a capacity of 1.2ML/day has additional capacity to service more than twice the current population
	<ul style="list-style-type: none"> Planned plant and network upgrades include refurbishment of the water tower in 2023, membrane replacement in 2024 and mains renewal asset plans in 2025
Sewerage	<ul style="list-style-type: none"> A low-pressure reticulation network has been installed at Wakool comprising small pump units installed on each property that collect and pump sewage to a low-pressure system
	<ul style="list-style-type: none"> A new sewer treatment plant is planned to replace remnant on-site sewage management systems in Wakool

Place-based initiatives

Table 2-24 - Place-based initiatives - Wakool

Place-based initiatives	
Initiative	Method
<ul style="list-style-type: none"> Further review flood risk, in particular to identify the impacts of both overland and riverine PMFs. 	Obtain state government and suitable professional support and engage in a broad-based community engagement strategy.
<ul style="list-style-type: none"> Give consideration as to whether some existing areas or proposed subdivisions may be unsuitable due to flood hazard. 	Assess the flood risks and develop masterplans that take into account flood hazard.
<ul style="list-style-type: none"> Determine likely future development based on flood risk prior to scoping services to meet potential suitable demand 	Develop a servicing plan with triggers at various development levels.
<ul style="list-style-type: none"> Develop a housing diversity strategy to encourage the construction of housing to better meet the needs of an aging population and lone person households. 	<p>Work with community through an engagement strategy to better understand housing needs including the variety of housing types sought and needs for affordable housing.</p> <p>Seek proponents who might be interested in development on existing vacant land, or potentially a new development site and work with them to prepare applications for Council.</p>

3 The right decisions

This section reviews the key strategic planning initiatives and provides guidance on review timeframes. An approach based on Place-Based Planning is put forward with place-based plans as the “containers” for an integrated approach to housing, development and services.

Areas of advocacy to seek to regain full initiative with local planning controls are identified, as are key intervention opportunities in the land market.

3.1 Strategic planning initiatives

3.1.1 Reviews of existing documents and strategies

Table 3-1 - Reviews of existing documents and strategies

Document	Priority	Timeframe
Review Murray River Strategic Land Use Plan	Urgent	2024
Review Moama North-West Master Plan	Urgent	2024
Moama and District Rural Residential Strategy	Moderately Urgent	2026-7
Review Wakool Shire Land Use Strategy	Urgent	2024
Review the LSPS	Urgent	2025

The purpose of the reviews is to assess the following:

- Are the plans still current or useful?
- Do they align with the *Housing Strategy*?

It may be that some of the plans are no longer necessary, or that they can be incorporated into the recommended place-based plans.

3.1.2 Other investigations

Table 3-2 - New strategies and documents

Document	Priority	Timeframe
Develop integrated place-based plans for all communities	Urgent (where growth rates are above 1.5% p.a)	2024
	Moderately urgent (where growth rates are between 0% and less than 1.5% p.a.	2026
	Not urgent where growth rates are less than 0% (i.e. negative growth)	2028
Murray LEP and Wakool LEP consolidation	Moderately Urgent	2026
Consolidated DCP	Moderately Urgent	2025
Murray Downs Township Precinct Structure/Master Plan	Urgent	2024

Place-based plans should be able to replace a range of other strategic documents as well as potentially being included as place based chapters in the DCP and also provide local detail under the umbrella of a reviewed and amended Local Strategic Planning Statement. Working along-side a consolidated LEP they can address community identification and vision, urban design, alternate housing forms, infrastructure coordination, Council intervention and land development sequencing. Each plan should be the “go to plan” for understanding the approach to development within that community.

3.1.3 Advocacy

Table 3-3 – Summary of Advocacy

Type of Strategy	Recommendation	Timeframe
Advocacy	That CDCs not apply to Murray River LGA for housing	Immediately
	That SEPP Biodiversity and Conservation not apply in existing urban zones	Immediately

Complying Development Certificates

The Council should advocate with the Department of Planning and Environment that the following State Environmental Planning Policies not apply to the Murray River LGA once Council has adopted local controls (either local exempt and complying development, and/or DCP guidelines) that address the outcomes sought by the SEPPS.

SEPP (Exempt and Complying Development Codes) 2008

While many of the exempt and complying development codes have no relevance to the housing market, without control over local planning provisions, the Council has very limited ability to utilise the development control and assessment system to achieve the outcomes sought by the Housing Strategy. In particular, the following controls as they relate to housing should be replaced:

- Part 3 – Housing Codes (Divisions 1 (part), 3 – General Standards for Dwelling Houses and Attached Development and 4)
- Part 3A – Rural Housing Code (Divisions 1 (part) 3 – Development Standards -Subdivisions 1-5 (relating to dwellings) and 4)
- Part 3B – Low Rise Housing Diversity Code (Division 1A, 1, 2, 3 – Development Standards for manor houses, certain dual occupancies and attached development, 4 – Development Standards for multi-dwelling housing (terraces) and attached development, and 5 – Development Standards for attached development)
- Part 3C – Greenfield Housing Code (Division 1, 2, 3 and 4)
- Part 3D – Inland Code (Division 1 (part), Division 2 (part), 3 – Development Standards – Dwelling houses and attached development in Zones RU1-RU2, RU3, RU4 and RU6., 4 – Development Standards – Dwelling houses and attached development in Zone RU5, R1, R2,

R3 and R4 , and 5 – Development Standards – dwelling houses and attached development in Zone R5; and 6)

through amending Schedule 5 to exclude Murray River LGA from the specific requirements relating to housing (other than alterations and additions).

SEPP (Housing) 2021

The aim of the SEPP is largely to support affordable housing. The development controls required are, however, both unresponsive to local and neighbourhood character (with the exception of front setbacks) and also provide a rigid and onerous set of detailed controls, not all of which might be necessary or desirable in the circumstances of the case.

The following controls are recommended to be replaced by local controls:

- Chapter 2 – Affordable Housing Part 2 – Development for affordable housing
- Chapter 3 – Diverse Housing - Parts 1- Secondary Dwellings, 2 – Group Homes, 3 – Co-living Housing, 4 – Build to rent housing, 5 – Housing for Seniors and People with a Disability, 6 – Short-term Rental Accommodation, 8 – Manufactured Home Estates and 9 – Caravan Parks.

SEPP (Biodiversity and Conservation) 2021

While the need for protection of rare and endangered species is understood and supported, there are concerns about the operation of the SEPP to land that has, in some cases, been long-zoned for urban purposes including residential, commercial, industrial, infrastructure and the like.

For example, a vacant lot, in the middle of an urban community, that has largely native vegetation (whether in grasses, shrubs and/or trees) may have insufficient development area under the exemptions to fulfill its purpose as a residential lot with ancillary buildings, gardens and the like. In this case, purchasing bio-offsets may be prohibitively expensive. While the regime makes sense where there is conversion from a non-urban zone into an urban zone, the implementation of this SEPP in existing urban zoned areas adds cost and complexity to the development process, whether it be a subdivision or dwelling stage.

It is recommended that the Council advocate for relief from the following provisions.

- Exclude Council for inclusion in Part 2.1, Section 2.3, Land to which Chapter applies with the exception of Part 2.3 (Council permits for clearing vegetation), Chapters 3 and 4 (Koala Habitat), Chapter 5 (Murray River Lands), Chapter 6 (Water catchments) and Chapter 13 (Strategic conservation planning) unless these parts and chapters are brought into the LEP.

3.2 Market facilitation

3.2.1 Market incentives

Table 3-4 - Financial Incentives

Measures	Council Position		
	Support	Investigate	Comments
<ul style="list-style-type: none"> • Review of engineering standards to potentially improve affordability, including 		X	Must not be at expense of long term

Measures	Council Position		
guidance for site owners on maximisation of yield with respect to linear infrastructure			infrastructure maintenance costs
<ul style="list-style-type: none"> Improving market information such as key “price steps” based on lot size that can improve profit margins. 	X		Able to be easily implemented once land monitor is in place.
<ul style="list-style-type: none"> Incentives for development such as discounts on infrastructure costs for development of zoned land that occurs within a time window (say 2 years) with a special rate to recover this over time. 		X	Investigate implications for Council.
<ul style="list-style-type: none"> Spread infrastructure costs over a longer timeframe through application of a special rate. 		X	There are precedents elsewhere. Review whether there are any specific implications for Council.

3.2.2 Market disincentives

Table 3-5 - Market Disincentives

Measures	Council Position		
Financial Disincentives (not to develop)	Support	Investigate	Comment
<ul style="list-style-type: none"> Infrastructure planning that imposes a cost penalty on “leapfrogged” development lots. 		X	Review ways to implement through infrastructure planning
<ul style="list-style-type: none"> An increase in holding costs through differential sub-rate categories 	X		Able to be implemented with next budget cycle.
<ul style="list-style-type: none"> Back-zoning of undeveloped land that is not brought to market within (say) 5 years 		X	Review process – for example if active works not completed within 5 years of date of notification of intent to back zone

3.2.3 Direct Action

Table 3-6 - Direct Action

Measures	Council Position		
Direct Action and Partnerships	Support	Investigate	Comments
<ul style="list-style-type: none"> Council initiated rezonings at no cost to landholders 		X	May be a meaningful incentive for some landholders. Mainly opportunity costs to Council.
<ul style="list-style-type: none"> Council intervention in the land market to bring additional land to market in a timely fashion 		X	Review as part of overall Council land asset management

Measures	Council Position		
<ul style="list-style-type: none"> Partnership with a development corporation. 		X	Consider on case-by-case basis.
<ul style="list-style-type: none"> Partnership with a state agency (e.g. Landcom). 		X	Consider on case-by-case basis.
<ul style="list-style-type: none"> Partnership with a not for profit agency 		X	Consider on case-by-case basis.

4 APPENDIX A – Tracking the Land Production System

4.1 The land monitoring system

The key to housing production at the right time depends critically on a comprehensive and active land monitoring program that tracks both stock and flow information for each of the main communities within the Murray River LGA. A computer model is being developed which will provide a “dashboard” of stock and flow data based on Council’s existing records. Council is in the unique position of holding comprehensive information which will enable stock and flow analysis. This *Implementation Plan* identifies this information and demonstrates how it can be used effectively in market monitoring.

4.1.1 The land development process

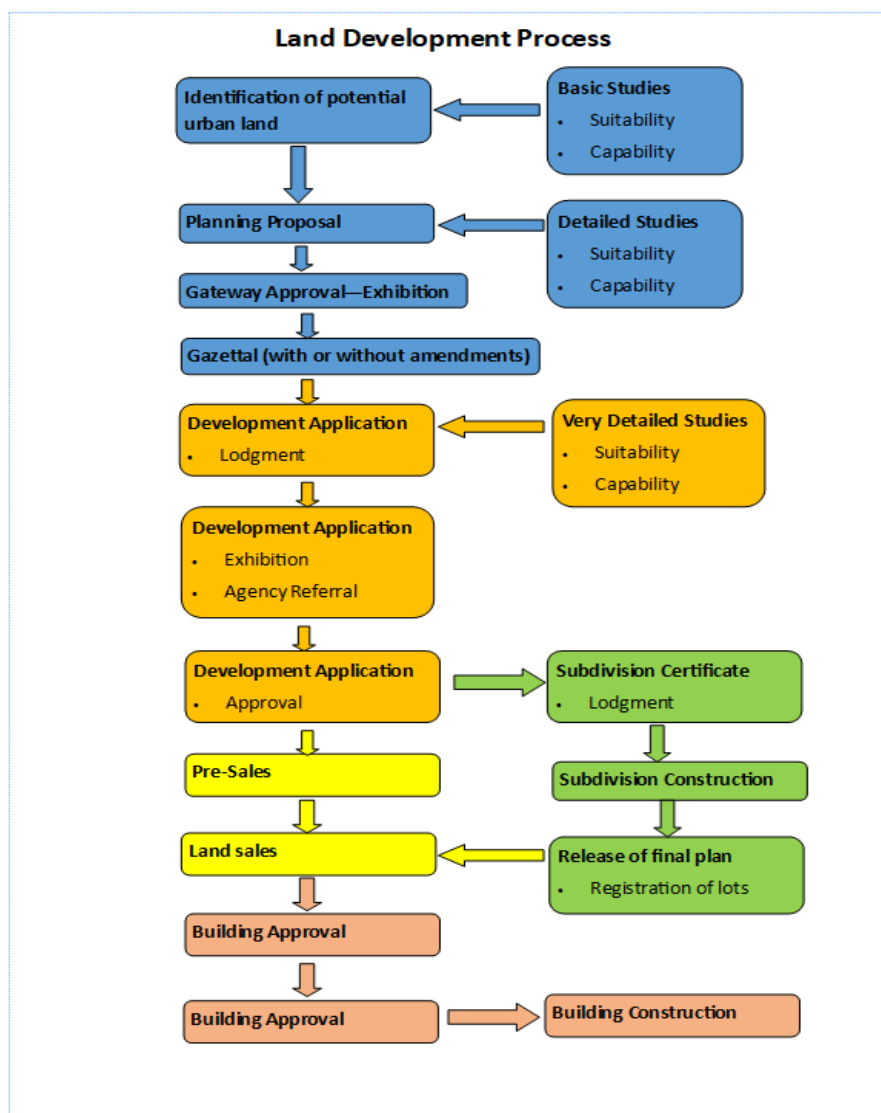


Figure 4-1 - Land Development Process

The land development process consists of stocks of land at key points in the process as well as flows of land between each of the categories.

4.1.2 Stock and flow measurement points

The following key stock and flow points need to be measured in the land monitoring system for “greenfield” land.

- **Estimate of lots by size category of raw land (Potential Lots)**
 - Standard residential
 - Large lot residential
 - Rural residential

These estimates are very general, and can also foreshadow possible changes in housing mix and land moves through the development process. In particular, changes to lot size assumptions can radically alter yield. We also need to identify major constraints (e.g flooding) that might significantly affect yield. Sometimes these constraints are “hard” constraints; at other times there may be engineering solutions that can remove a constraint. This stock point represents the theoretical future supply. We are then interested in how much of that estimated yield flows through to zoned land.

Raw land can also include land that is in a non-residential urban zoning such as commercial or industrial, that becomes rezoned for residential purposes. This “brownfield” land can potentially make up a significant part of supply, for example in industrial cities that are in a post-industrial phase.

The main sources of information are preliminary studies such as housing strategies.

- **Estimate of lots by size category of zoned land (Zoned Lots)**
 - Standard residential
 - Medium density residential
 - Large lot residential
 - Rural residential

These estimates are based on minimum lot sizes for zoned land, and are therefore more accurate than the estimates in the preceding step. Of course, not all land will be developed at the minimum allowable lot size, so this approach tends to over-estimate yield. On the other hand, it takes into account some of the broad constraints which mean the estimated yields of raw land may not be achieved.

While rare, land may be back zoned and there may be a reduction in total zoned yield, particularly as compared to raw land estimates.

It is also necessary to separately include existing large or residue lots within existing urban areas. It is at this stage that land, including larger lots, may be identified for future medium density development. It is difficult to predict total stocks as land may or may not be developed for this purpose. Instead, historical rates of medium density take-up can provide surrogate information for potential future yield. This may vary considerably between infill development of residual sites, and purpose-developed medium density lots on greenfield sites.

The main source of information is yield based on area of the lot, divided by the minimum lot size, with adjustments for larger lots and possibly medium density take up rates. These latter figures would depend on historical estimates with trend analysis applied.

- **Estimate of lots based on DA approval (DA Approved Lots)**
 - Standard residential
 - Medium density development lots
 - Large lot residential
 - Rural residential

Typically, this will be very close to the final yield, noting that most land approvals are staged. The way in which residue blocks are handled is important. Rather than count them as a single larger lot, they can be considered as zoned but unapproved land until subject to a separate staging application. DA approvals can lapse, and also be modified. If they lapse, land reverts to zoned but unapproved, although with more accurate knowledge of likely final yield. This stock point also includes any brownfield land that has been approved, or any residue lots within existing urban areas that are approved.

Source of information is DA approvals. These often will foreshadow potential medium density development lots. Other forms of potential development such as secondary dwellings, duplexes and the like can be harder to estimate except by using historical figures with trend analysis applied. Lapsed DAs need to be taken into account.

- **Estimate of lots based on Subdivision approval (Subdivision Approved Lots)**
 - Standard residential
 - Medium density development lots
 - Large lot residential
 - Rural residential

The yield is usually the same as for DA approved lots, although sometimes subdivision approvals will be staged within a single DA approval. This means that residual lots again need to be treated differently, as DA approved lots only. Once physical commencement occurs, this will preserve the DA approval. Regulations vary considerably from time to time as to what physical commencement means. At times it has included background work such as geotechnical work for designs but not actual physical commencement.

Source of information is DA approvals as these are more likely to indicate intended or preferred use, particularly of larger lots.

- **Estimate of lots based on Subdivision Construction (Under Development Lots)**
 - Standard residential
 - Medium density development lots
 - Large lot residential
 - Rural residential

This is based on DA yield. The lots are not yet legally available as land title has not issued. It is at this point that lots are commonly sold “off the plan”. The number of lots where this occurs is often difficult to determine and therefore the notional yield may give a false impression of the number of lots actually available for sale. A typical figure is pre-commits of 75% or so prior to commencing construction.

Source of information about off the plan sales is likely to be anecdotal evidence from real estate agents or developers. Sometimes “sold” signs can give a reasonable estimate.

- **Estimate of lots based on Completed Lots (Registered Lots)**

- Standard residential
- Medium density development lots
- Large lot residential
- Rural residential

The yield is usually the same as for DA yield, noting the issues with off the plan sales. The lots are now legally created and join the overall stock of vacant land. This has three main categories:

- Vacant “greenfield” land
- Vacant “brownfield” land
- Residue land (which may have subdivision potential or may be developed for multiple dwellings)

It is at this time that “off the plan” purchasers legally take up their lots.

Source of information is the registered plan of subdivision less land transfers associated with executed sales.

- **Estimate of lots based on Registered Lots with Building Approval (Building Lots)**

This stock point seeks to see how many vacant lots are removed by virtue of having approval for a dwelling issued. While construction may not proceed for various reasons (interest rates, personal circumstances etc), these lots are technically unavailable as a vacant lot unless sold with a building approval in place.

Source of information is deducting building approvals from vacant lots by category and/or estate, noting that approvals can lapse or lots can be sold with approval. Lapsed building applications can then be taken into account.

- **Estimate of lots based on Registered Lots with Construction Underway (Building Construction Lots)**

These lots can generally safely be removed from supply,

5 APPENDIX B – Operational Actions

Operational actions are outlined, to establish the institutional structures to monitor the land and housing supply chain, and also to adapt this *Implementation Plan* as circumstances change.

Set out below is the framework of actions needed to implement the strategy in a dynamic way, so that the implementation continues to adapt and evolve as needs and circumstances change. These implementation measures are ongoing, and are in addition to the time and action specific recommendations made earlier. The table below summarises the key operational actions:

Table 5-1 - Ongoing operational framework

Implementation Item	By whom	How often	Purpose
Land Monitor Working Group	Council	At least quarterly	To ensure that the stocks and flows of the housing market are kept under constant review, to enable advice to the Housing Committee to facilitate early intervention if supply blockages appear likely.
Standing Committee on Housing (Likely a Section 355 Committee)	Council	At least quarterly	To review the land monitor outputs in the context of industry and stakeholder experience and provide advice to Council on: <ul style="list-style-type: none"> • Potential pressure points in the land and housing production chain. • Market trends and analysis • Operational experience with the current application assessment process. • Any other matters that fall within the Committee charter.
Implementation Plan review	Council CEO	At least once per term of Council in the last year of the term.	To assess the progress of the Plan against the intentions of the Council during the term of the Council. To provide information to an incoming Council on the role and operation of the Implementation Plan.

Details of the key operational areas are set out below.

5.1.1 *The Land and Housing Monitor Working Group.*

Operational responsibility would be taken by strategic planning. A Land and Housing Monitor working group would be established with membership from:

- Strategic planning
- Statutory planning
- Infrastructure planning
- Infrastructure maintenance
- Information services.

The role of the group would be to ensure the ongoing continuity of key data sets required to maintain the land monitor. In addition, due to their expertise as subject matter experts, members of the group would work to ensure that compatible records were kept of the key parameters required by the monitor. It would be chaired by Information Services. The working group is to meet at least quarterly, or more frequently on demand.

5.1.2 *Standing Committee on Housing*

This would likely be constituted as a Section 355 Committee under the *NSW Local Government Act 1993*. A potential charter of responsibility of the committee could include:

Establishment

The Committee would be established (and renewed) on adoption of this Implementation Plan, with re-establishment of the Committee occurring within three months of a local government election.

Charter of responsibilities, powers and duties.

The Committee would have the responsibility to provide advice to the CEO and elected representatives on the following matters.

- The overall performance of the land production process, to be updated at least quarterly, or more often as the Committee might see fit.
- The fitness for purpose of the land monitor software in providing timely and accurate advice to the Committee, Council and key stakeholders.
- A regular update to Council on market trends and analysis and the implications for the land and housing production process.
- Suggested interventions in the land and housing production process, if justified.
- To monitor the effectiveness or otherwise of any market interventions undertaken by the Council and to recommend to the Council what, if any, market interventions or additional market interventions should be undertaken within the 5 year strategic planning period of the Committee.
- Advocacy, facilitation and direct actions with respect to the land and housing production chain.
- Community sentiment, and thoughts including trends in community needs and aspirations.

The Committee would have the following delegated powers

- To call relevant staff before the Committee to provide expert advice
- To act on behalf of Council in engaging with stakeholders in the land and housing production process
- To engage, within its specified annual budget, outside professional advice and assistance on an “as needs” basis to undertake any of the following on behalf of Council
 - Updates to strategic planning documents

- Market research and analysis
- Information Systems support for the development and enhancement of the land and housing monitor software product.

The Committee would have the following duties:

- To maintain a five year forward program of work and investigation and to make representations to Council as part of the first budget round post-election on the desired annual budget over the term of the Council to achieve its responsibilities, powers and duties.
- To act at all times in the best interests of the communities of Murray River LGA and to set aside any personal or business issues where these might conflict with the work of the Committee. This includes declaring any interest in accordance with the requirements on elected and appointed officials under the *NSW Local Government Act 1993*.
- To exercise delegated powers within the terms of those powers, and the policies and procedures of the Council.
- To regularly engage with relevant outside parties who are stakeholders in the land and housing production process, including but not limited to:
 - The development industry
 - Relevant state agencies including Housing, EPA, Environment, Transport and Planning
 - State commercial actors including the Regional Development Corporation and Landcom.
 - Not for profit organisations including those involved in housing provision, brokering housing access, emergency housing, homelessness, social housing production and maintenance.

Membership

The Committee would be chaired by the Mayor, or such other Councillor as may be elected by the Council to do so. An alternate chair is to be elected by the Committee at its first meeting following establishment or reestablishment. This need not be an elected representative of the Council but may not be an employed member of staff.

The core membership of the Committee is to include:

- The Mayor or delegate
- Two other elected Councillors
- The Director of Planning or delegate(s) (to include strategic and statutory planning skills)
- The Director of Engineering or delegate(s) (to include infrastructure planning and maintenance, and development engineering skills)
- The economic development manager or equivalent role
- The senior building surveyor
- CFO or delegate
- A representative and alternate from the real estate sector.
- A representative and alternate from the property development sector.
- A representative and alternate from the Departments of
 - Planning
 - Environment

- Up to three community members selected by the Council following an expression of interest process.

The committee, by unanimous vote, may appoint up to three (3) additional members who, in the opinion of the committee would assist in furthering the aims, objectives and outcomes of the Committee. Any additional members would cease to be members at the time of a local government election, unless explicitly endorsed by the incoming Council post-election.

Operations

The Committee is expected to seek to operate by consensus, however in the case of different views the Committee is to put forward both the majority and alternate views. Where a vote is appropriate, each position on the core membership, with the exception of employed Council staff, will have one vote, with the chair having a casting vote. Alternates are only to vote in the absence of the primary member. Staff may make their own recommendations, when reporting the work of the Committee up to Council.

The Committee must have a quorum of five (5) voting members.

The Committee shall generally meet in closed session, but is to have an open public forum at the commencement of a meeting, not less than four times per year.

The Committee may, at its sole discretion, have invited persons or speakers attend part or all of a meeting, subject to them being bound by confidentiality requirements.

5.1.3 Review of the Implementation Plan

This plan is to be reviewed no less frequently than once per term of the Council in the last year of the term. The review process is to be established by the Council CEO. The report of the review is to be provided to both the outgoing and incoming Council, to provide information for the outgoing Council report on progress and to inform the incoming Council of the implementation plan and its implications.

6 APPENDIX C – Defining Local Character

To develop local controls that are effective, elements of local character need to be identified in a systematic way that reflects community views. Below is a method that was developed for use in a community in Victoria.

Method

The approach is firstly to define the area of interest. This should have some coherence of existing character. It may be all of a village or small town, or a neighbourhood in a larger community.

Next, a random household survey is applied to (say) 30-40 dwellings within the study area. An example is included below.

Fieldwork is then used to review each street in the study area, and assess its existing character against a set of criteria that have been developed from the survey findings around desired or preferred character. This is to develop a systematic understanding of character across the entire study area. An example of a neighbourhood character score sheet is included below

Survey Instrument

Survey – Neighbourhood Character – _____ (locality)

House Address _____

Interviewer _____

Date/Time _____

Hello my name is _____ from _____. We are carrying out a random household survey on behalf of _____. The purpose of the survey is to help understand neighbourhood character, and those things in your area that residents value. The results will be used in reviewing planning controls in the area. Could I have a few minutes of time from the adult in the household with the next birthday? *(If Y, continue, if N, ask if another time would be more convenient, or leave a copy with a stamped addressed envelope.)*

NB attempt at least two call-backs for properties without someone home. Then leave copy of survey with stamped, addressed envelope.

1. How long have you lived in _____? _____ Yrs *(show map of boundaries)*
2. Have you always lived in this house, or have you lived in other houses here?
3. What attracted you to live here in the first place?

Thinking about _____ as a whole, could you tell us:

4. What are the three things you MOST value about how _____ as a whole looks?

a. _____

b. _____

c. _____

Thinking about the part of _____ that you live in - particularly your street, could you tell us:

5. What are the three things you MOST value about how your street looks?

a. _____

b. _____

c. _____

Thinking about your own property, could you tell us:

6. What are the three things you MOST value about how _____ looks from your property?

a. _____

b. _____

c. _____

7. Has _____ CHANGED since you first moved here? Y N

8. If yes, describe changes that you see as GOOD, and

9. Describe changes that you see as BAD

Thinking about _____ as it is right now, and looking into the future,

10. Would you like _____ to:

- a. Stay the same
- b. Change

11. If you would like it to change, in what ways?

To help us with the analysis could we have a few details of your household?

12. How would you describe your household? *(may tick more than one)*

Single person? Married/Defacto? School age Children? Other

13. What is your occupation?

14. Could you tell me what is your age bracket? *(show options)*

18-25 26-35 36-45 46-55 56-65 66+

THANK YOU FOR YOUR TIME

Neighbourhood Character Score Sheet (Example)

Neighbourhood Character Score Sheet								
1	2	3	4	5				
Street name	Lots in Street (excl corners)	Bushland character	Fencing score	Housing score			Total Score	Normalised Score
		Strong, Medium, Weak	Intrusive=2, Restrained=1	Prominent=2, Visible=1, Minimal=0	Prominent=2, OK=1, Recessive=0	Total		
				Visibility	Style			
Moorooduc Hwy	48	Medium	5	15	16	31	36	0.8
Humphries Rd	78	Strong-Medium	57	63	24	87	144	1.8
Two Bays Rd	73	Medium	2	31	22	53	55	0.8
Winona Rd	111	Strong	33	76	37	113	146	1.3
Alison Rd	75	Strong	26	63	39	102	128	1.7
Bellbird Rd	107	Strong - Medium	22	103	40	143	165	1.5
Freelands Dr	7	Medium - Weak	2	3	2	5	7	1.0
Alverstone Gr	20	Strong - Medium	4	15	2	17	21	1.1
Mather Rd	93	Strong - Medium	18	64	14	78	96	1.0
Lowe St	28	Strong	8	27	6	33	41	1.5
Camelot Ct	9	Medium	2	12	3	15	17	1.9
Lorrimore Ct	11	Weak	3	19	7	26	29	2.6
Millbank Dr	52	Strong	21	52	14	66	87	1.7
Walkers Rd	82	Strong - Medium	35	73	24	97	132	1.6
Pennington Cl	15	Strong	2	26	8	34	36	2.4
Moseley Dr	8	Strong	5	6	4	10	15	1.9