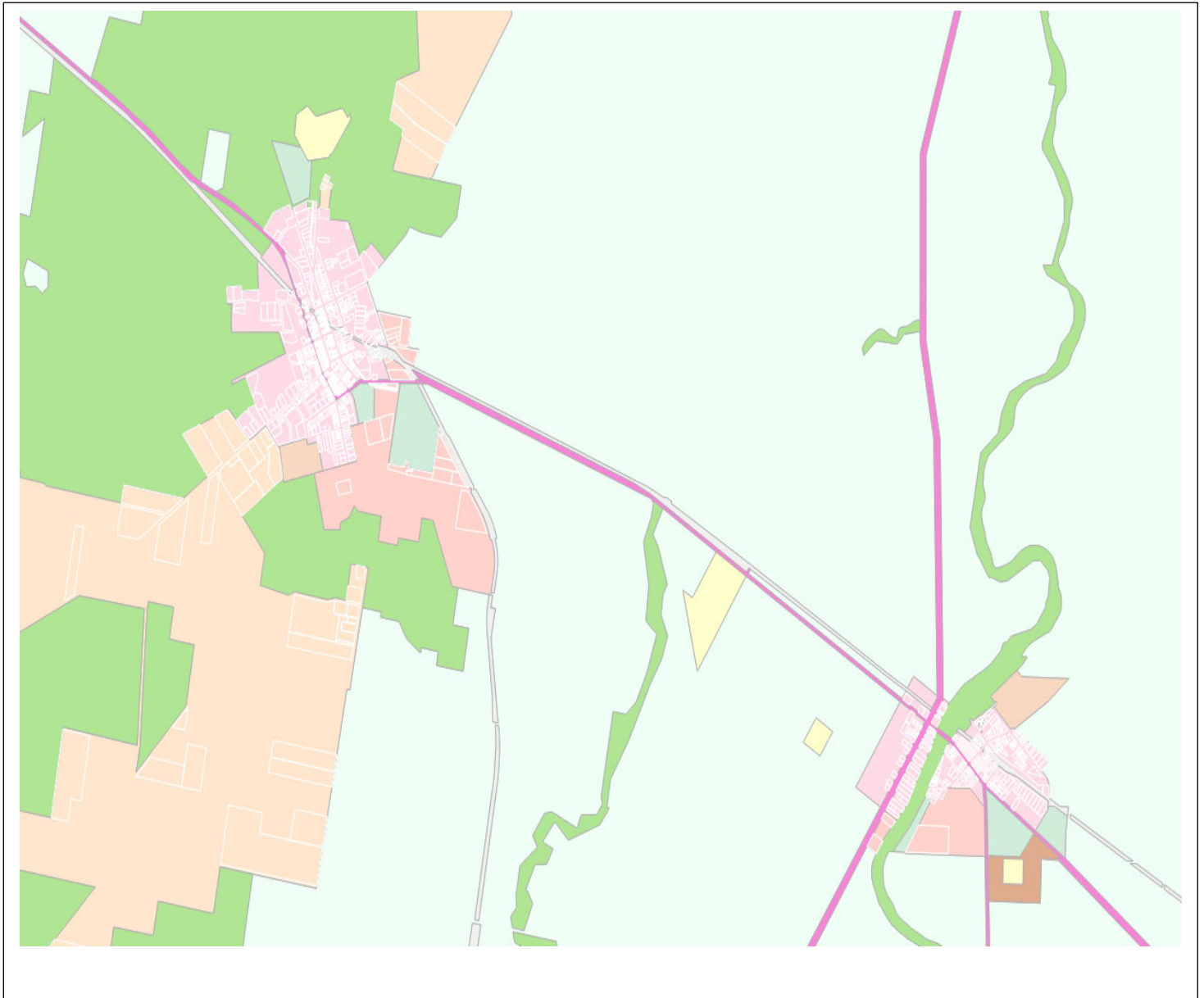




SETTLEMENT STRATEGY 2019-2034



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ACKNOWLEDGEMENT OF COUNTRY

Loddon Shire Council acknowledges the Traditional Custodians of the land comprising the Loddon Shire Council area. Council would like to pay respect to their Elders both past and present.

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EXECUTIVE SUMMARY

Loddon Shire Council's vision is to be a prosperous, vibrant and engaged community¹. A strategic objective of the Council Plan (2017-2021) is to grow and invigorate Loddon's population. A key action nominated to support this objective is the preparation of a settlement strategy to provide a suitable supply of residential land in and around towns.

The Loddon Shire Settlement Strategy focusses on the role that land use planning can play in population growth. The planning system supports growth through the provision of suitable land for housing, as well as ensuring land is provided for jobs and industry. Beyond the planning system, Council is also able to encourage growth through support for economic development and ensuring towns and communities are attractive places to live.

The key strategic directions of this strategy are for Council to:

- promote growth in Boort, Bridgewater, Inglewood, Pyramid Hill and Wedderburn, taking advantage of all available development opportunities to fully develop the existing urban footprint
- accommodate new development in smaller settlements where effluent can be managed
- support a range of residential forms including rural living and medium density.

This strategy builds on and links to existing programs that seek to encourage population growth through enhancing the amenity of the Loddon Shire townships and encouraging economic development. Many activities already committed to by Council support population growth and this is recognised by this strategy. The table in Section 9, Costing and Funding of Actions, identifies a number of targeted projects specific to this project to support growth in appropriate locations.

A review and analysis of population characteristics and change based on the results of the 2016 Australian Bureau of Statistics (ABS) Census has been conducted and the full report is included in Appendix 1. The trends indicated within this report show a declining population although recent data suggests the population has stabilised.

Despite trends of population decline, there has been new housing development in the Loddon Shire. Overall, the data suggests strong clustering in and around Boort, Bridgewater, Inglewood, Pyramid Hill and Wedderburn, with a particular trend towards the towns in the southern part of Loddon Shire. This clustering has become more apparent in the later years – since about 2011. This is borne out by the data collected in the field study, where data collectors noted a number of new dwellings in each town, including relatively new multi-unit developments. Clustering of more recent developments in rural living areas of the south of the Loddon Shire is also evident.

Demand for residential development has also been demonstrated in the approval of a number of urban subdivisions within the towns of Boort, Bridgewater and Inglewood. Over the last two years, 17 new urban lots have been created.

The following table demonstrates the trend in the demand for residential developments across Loddon Shire.

¹ Council Plan 2017-2021, Loddon Shire Council

Loddon Shire new housing development by zone²

Locality	2006-2008	2009-2011	2012-2014	2015-2017	Total
Boort TZ	2	9	5	3	19
Bridgewater TZ	1	6	3	4	14
Bridgewater LDRZ				1	1
Inglewood TZ	4	2	10	11	27
Inglewood LDRZ			2	1	3
Inglewood RLZ		2		1	3
Pyramid Hill TZ	2	3		3	8
Wedderburn TZ	3	7	10	5	25
Wedderburn LDRZ					0
Wedderburn RLZ	2	5	7	7	21
Other TZ	4	2	5	5	16
Other RLZ	1		2		3
Rural Balance	20	37	60	44	161
Total	39	73	104	85	301

This strategy seeks to facilitate population growth and build on existing communities to support their viability and maximise infrastructure investment. This strategy provides for a range of residential forms across the Loddon Shire while also protecting the opportunity for the agricultural sector to readily operate and expand, managing Council's infrastructure liability and preserving the unique landscape and amenity of Loddon Shire.

The aim of this strategy is to support *vibrant communities in a productive agricultural landscape*.

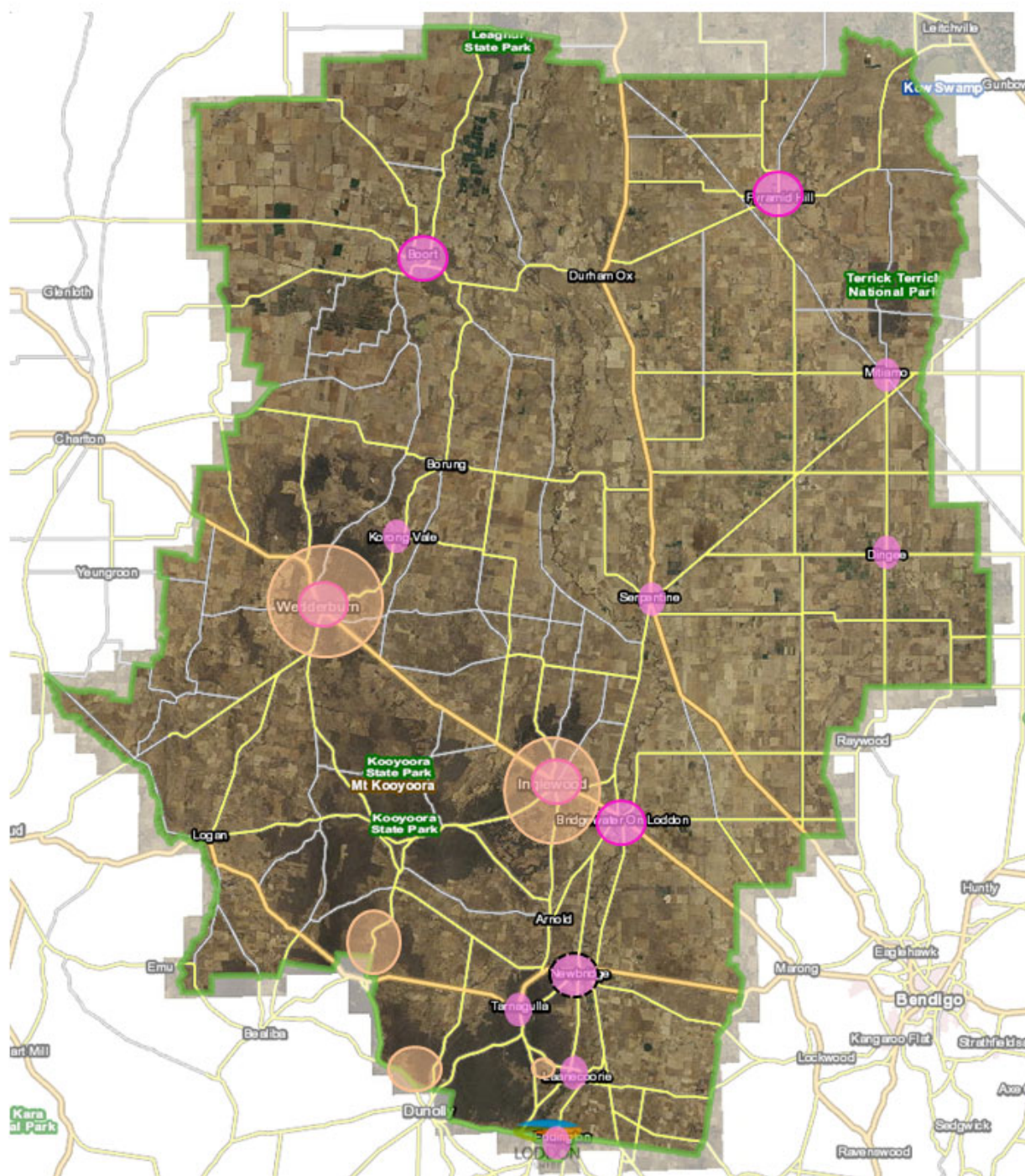
This strategy is framed by the following objectives:

- Provide for and encourage residential **growth** in the existing well serviced towns.
- Support a **diversity** of residential opportunities across the Loddon Shire including conventional residential, medium density and rural living.
- Protect the opportunity for the **agricultural sector** to operate and expand relatively unhindered as it is the driver of economic growth.
- Maximise the use of **existing infrastructure**, including roads, community and sporting facilities.
- Attract and retain residents through enhancing the physical and social **amenity** and encouraging **connection** and **attachment**.
- Encourage **sustainable** urban forms, including walkable towns and urban consolidation.
- Protect the **environmental** assets of the Loddon Shire, including native vegetation and waterways for their contribution to amenity, tourism value and agriculture.

The Loddon Shire Settlement Structure Plan illustrates the locations where Council seeks to encourage residential development.

² New dwelling approvals and may include some additions and alterations due to classifications.

LODDON SHIRE SETTLEMENT STRUCTURE PLAN



	Priority growth towns – support urban consolidation and provide for urban expansion when required.
	Potential new growth opportunity – opportunity for new growth subject to the provision of sewer and water.
	Existing small townships – support ongoing residential development on existing Township zoned land subject to satisfactory effluent disposal.
	Rural living communities – support consolidation and ongoing supply in accordance with State planning policy.

1 PURPOSE

Loddon Shire Council's vision is to be a prosperous, vibrant and engaged community³. A strategic objective of the Council Plan (2017-2021) is to grow and invigorate Loddon's population. A key action nominated to support this objective is the preparation of a settlement strategy to provide a suitable supply of residential land in and around towns.

The Settlement Strategy aims to maximise the potential for population and housing growth in the Loddon Shire. Based on an understanding of capacity and suitability, it identifies the localities in the municipality where Council is planning for people to live and proposes actions to promote development and growth.

This strategy focusses on the role that land use planning can play in population growth. The planning system supports growth through the provision of suitable land for housing, as well as ensuring land is provided for jobs and industry. Beyond the planning system, Council is also able to encourage growth through support for economic development and ensuring towns and communities are attractive places to live.

2 BUDGET IMPLICATIONS

This strategy builds on and links to existing programs that seek to encourage population growth through enhancing the amenity of the Loddon Shire townships and encouraging economic development. Many activities already committed to by Council support population growth and this is recognised by this strategy. The table in Section 9, Costing and Funding of Actions, identifies a number of targeted projects specific to this project to support growth in appropriate locations.

3 RISK ANALYSIS

Settlement planning is critical to ensure that there is a sufficient supply of residential land in suitable locations to accommodate growth. Settlement planning will support the efficient use of infrastructure and can minimise impact on the agricultural economy.

4 BACKGROUND

4.1 Loddon Shire

Loddon Shire is located to the north west of the regional city of Bendigo. It has a total area of almost 6,700 square kilometres, and a population of approximately 7,500 people.

Loddon Shire is a community of communities, with the population dispersed across farming areas, rural living clusters, townships and villages. These towns and communities are proud, resilient and self-sufficient, each playing a vital role within their respective districts.

³ Council Plan 2017-2021, Loddon Shire Council
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Figure 1 Loddon Shire location

4.2 Historical settlement

The Dja Dja Wurrung are recognised as the Traditional Owners of much of the Loddon Shire.

European settlement of the Loddon Shire area commenced with pastoral occupation during the 1840s following Major Mitchell's exploration in 1836. The discovery of gold in 1852 dramatically changed settlement, and resulted in the development of most of the towns in the south of the Loddon Shire, including Wedderburn, Inglewood and Tarnagulla.

Development of irrigation in the north of the Loddon Shire provided for greater investment in agriculture, and supported the associated growth of towns such as Boort and Pyramid Hill.

5 METHODOLOGY

Development of this settlement strategy has involved:

- a workshop with community leaders to determine their vision for their communities and the Loddon Shire as a whole
- an audit of housing, vacant land and the public realm to assess the supply of housing, development options and opportunities to enhance connection and amenity
- a review of population and development data to determine trends and predict future opportunities
- community consultation via community drop in sessions and written submissions.

6 STRATEGIC CONTEXT

6.1 Loddon Shire Council Plan 2017-2021

Loddon Shire Council's vision is to be a prosperous, vibrant and engaged community. The Council Plan identifies that Council has committed to strive to grow and invigorate Loddon's population, with the preparation of a Settlement Strategy to provide a suitable supply of residential land in and around towns being nominated as an action to support growth.

6.2 Loddon Shire Economic Development Strategy

Population growth is also at the heart of the Economic Development Strategy, along with agriculture and tourism. Affordable land, lifestyle properties and enhanced liveability are identified as key opportunities in the Economic Development Strategy.

6.3 State Planning Policy Framework

The State Planning Policy Framework requires that Council is to anticipate and respond to the housing needs of the existing and future communities. It is to facilitate sustainable development that takes full advantage of existing settlement patterns and investment in transport, utility, social, community and commercial infrastructure and services.

The State Settlement Strategy seeks to deliver choice through a network of settlements, linked through transport, digital telecommunications and service provision and retail relationships. Growth will be focused in Melbourne and regional cities, including Bendigo; however growth of smaller townships is supported where infrastructure is available or can be provided in a cost effective and sustainable manner. The ongoing liveability of towns that are struggling to retain population should be protected through maintaining service provision and dispersed settlement is to be avoided to protect agricultural land and environmental assets.

6.4 Loddon Mallee Regional Strategic Plan (2015-2018)

The Loddon Mallee Regional Strategic Plan identifies that the growth and diversification of agriculture and food production is a key direction for the ongoing viability of the region. Bendigo will maintain its role as a regional centre, but small towns in the region need to be supported to provide an appropriate standard of living.



Figure 2 Loddon Mallee South Future Growth Plan

6.5 Loddon Mallee South Regional Growth Plan (2014)

The Loddon Mallee South Regional Growth Plan aims to focus growth on existing settlements with capacity to expand. It supports the role of small towns and settlements and particularly identifies support for growth of Inglewood and Bridgewater due to their proximity to Bendigo. It further identifies the role of the rural areas for agriculture, and the need to manage settlement to protect this activity.

7 ISSUES AND TRENDS

This section of the report identifies key issues that will influence the direction of the Settlement Strategy. These issues include existing trends that can be extrapolated to provide an understanding of what might happen in the future, as well as constraints and opportunities that will determine the capacity and suitability of towns and settlements to attract and accommodate growth.

The Victorian Planning Authority has supported Council in the development of this strategy through the funding of research into population change, and housing and land supply through the Streamlining for Growth program. This research included an analysis of Australian Bureau of Statistics Census data, Council building approval data and an on ground assessment of housing condition in the five larger towns. These reports are included in Appendix 1 and 2, with the key findings included below.

7.1 Population change

A review and analysis of population characteristics and change based on the results of the 2016 Australian Bureau of Statistics (ABS) Census has been conducted and the full report is included in Appendix 1.

This research revealed the following population trends and characteristics in Loddon Shire.

7.1.1 Population decline

Loddon Shire has experienced population decline of approximately 1,000 people since 1996. In 1996 there were 8,555 residents and this declined to 7,512 residents in 2016 (ABS Place of Usual Residence 2016). However, between 2011 and 2016, population stabilised, with a slight increase from 7,296 in 2011. The most recent Victorian Government population projections suggest a continued slow decline in population. Population decline in Loddon Shire is associated with aging, agricultural restructure, population centralisation into larger urban centres and global economic trends leading to employment loss. These factors are largely beyond the influence of local government. However, this decline and the effect of these influences are not consistent across the Loddon Shire. In the south east of Loddon Shire, population decline and aging is less evident indicating an influence associated with the proximity to the regional centre of Bendigo. Inglewood, in particular, has experienced an increase in population since 2006 following a period of decline, and a positive annual average change in children under 14 years. Other towns are showing a loss in this age group over the last ten years.

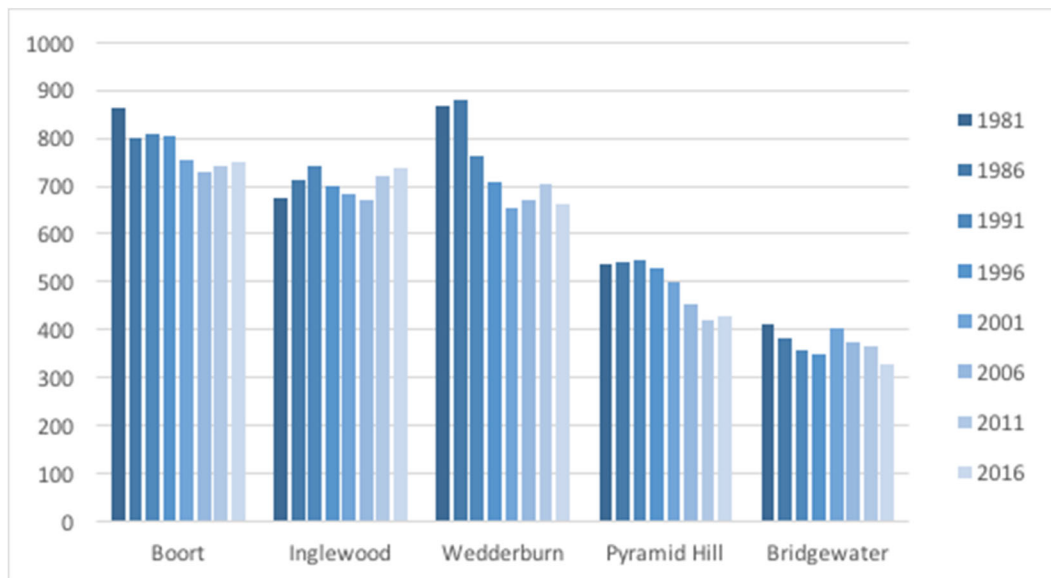


Figure 3 Population change (ABS - 1981-2016) Loddon Shire primary urban centres

7.1.2 Population aging

A significant proportion of the Loddon Shire population is aged over 50 years. This is consistent with age structures in many communities in North West Victoria. As Figure 4 indicates, the population retains school-aged children, but young adults remain a very small part of the population structure. This has ongoing implications in terms of growth as the young adult cohort drive population growth and housing development. Again, this trend is less evident in some towns.

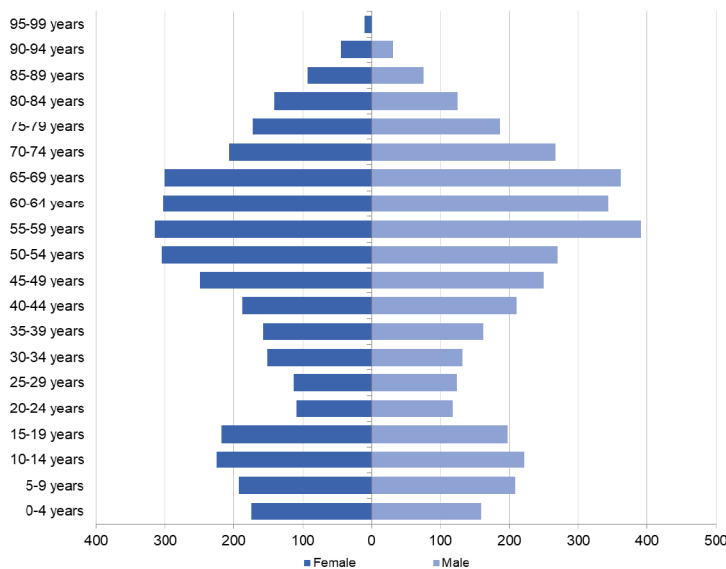


Figure 4 Age and gender structure Loddon Shire 2016

7.1.3 Migration

Loddon Shire experienced net outward migration of 108 people between 2011 and 2016, with 1,215 people leaving and 1,107 moving into Loddon Shire. Outward migration was most evident through migration to Bendigo, with some movement to Melbourne and to the surrounding regional local government areas including Campaspe, Swan Hill and Gannawarra. Inward migration was mostly from Bendigo and Melbourne. Overall, there was a net loss of people to Bendigo amongst younger age groups and net gain of people in older age groups from diverse locations, including metropolitan Melbourne and larger regional centres. Migration trends

suggest school leavers leaving to seek further education and employment and inward migration based on those seeking affordable housing options.

In 2016, nearly 14% of the Pyramid Hill population was born in Philippines (ABS Census). Opportunities of employment in intensive agriculture have attracted these residents, who have become valued members of the community. It is believed that this community has continued to grow and they now comprise a greater proportion of the local population.

The motivations for migration vary with age and life stage, with education, work-lifecycle and household formation/dissolution the main drivers. Notwithstanding the dominance of just a few economic factors in driving migration, surveys of those who have actually moved from Melbourne to regional Victoria have found a complex mix of factors. According to the 2009 RDV Relocated Residents survey, the main personal drivers for relocation are family (48%), employment (44%) and lifestyle (27%).

7.1.4 Employment

Nearly all employment sectors are declining, with growth notable in mining (from a very small base), finance and health services. While most of the local workforce lives locally, almost 30% live elsewhere, mostly in Greater Bendigo. Similar numbers of Loddon residents commute out of the Shire for work.

Agriculture, manufacturing, education and health care have some of the highest levels of employees commuting into Loddon Shire from elsewhere. Some of the key employment options within the Loddon Shire include healthcare (Boort and Inglewood hospitals and aged care facilities), education (nine schools, including four with secondary years), Local Government (Loddon Shire) and agribusiness including Laucke, Southern Stockfeeds, Hazeldenes, Kia Ora, Loddon Valley Eggs and Scato Plus.

7.1.5 Households

Patterns of household formation are central to considering land use and settlement. At the 2016 census, Loddon Shire had 2,957 households, fewer than the 3,133 households recorded in 2006. The average household size in 2016 was 2.2 persons, a decline from 2.3 persons in 2006.

The ageing of the population is reflected in the decline in family households with children and an increasing share of lone person households. These are trends apparent generally in Australia, but they are more evident in rural areas.

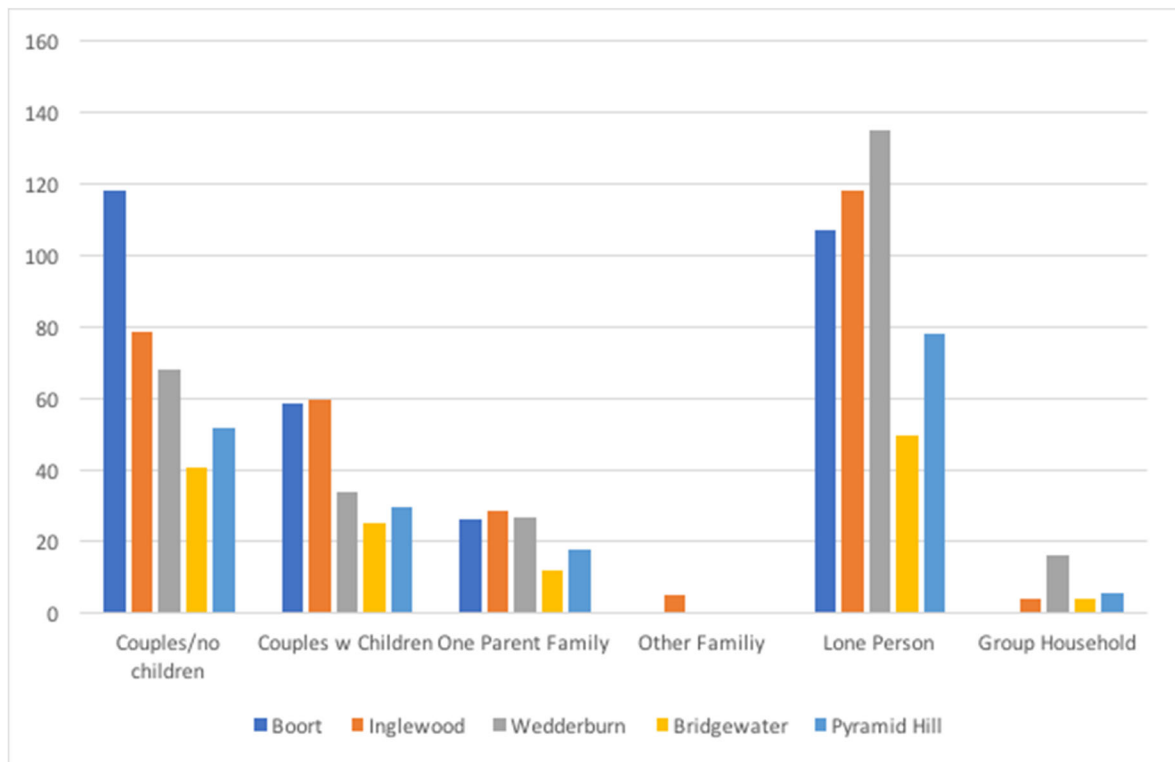


Figure 5 Household type Loddon Shire primary urban areas

7.2 Urban land and housing supply

7.2.1 Housing supply

The towns of Loddon Shire are dominated by single storey, stand-alone dwellings. While this pattern of dwelling structure is typical in small towns across Victoria, it is clear that the household structures and age cohorts increasingly dominant in Loddon Shire (and other communities) less typically comprise 'family' households. Consequently, scope for housing choice, particularly for older people appears limited and may affect decisions about remaining in Loddon Shire or moving to Loddon Shire.

Housing quality varies, and despite this being a relatively subjective measure, it is evident that there are large amounts of housing that have seen minimal investment over many years and, in some instances, have potential for renewal or removal. This has implications in terms of the suitability and sustainability of the existing supply, as well as the impacts on the amenity and presentation of the township areas. The opportunity for redevelopment of sites with low quality housing contributes to the land supply levels in the towns.

The ABS 2016 Census also suggests that there are high levels of vacant housing in Loddon Shire with 20% of all dwellings deemed unoccupied. While the figure is slightly lower in Boort and Inglewood, and slightly higher in Wedderburn, there appears to be a significant proportion of housing stock currently vacant.

7.2.2 Residential development opportunities

There are considerable residential development opportunities on existing vacant lots, both smaller and larger, within the urban and rural living areas of Loddon Shire as indicated in Table 1 below. The traditional low density of development in Loddon towns provides a significant opportunity for infill in the form of further subdivision of existing residential lots, as well as multi-unit developments on larger vacant parcels where sewerage has been provided. Although not all lots are available or suitable for residential development, existing vacant lots are estimated to offer opportunities for at least 500 new single dwellings in the five larger towns and considerably

more multi-unit developments or should the land be further subdivided to provide for additional standalone dwellings. There is also some existing opportunity for the development of new small housing estates, however these do require the addition of new infrastructure. Smaller towns and rural living areas also offer opportunities for new housing.

Table 1 Vacant land parcels by zone⁴

Town	Zone	Lots	Area (ha)
Boort	Township	143	32.4
Bridgewater	Township	123	31.4
	Low Density Residential	4	25
Dingee	Township	13	3.5
Eddington	Township	70	40
Inglewood	Township	158	54.3
	Low Density Residential	41	95.7
	Rural Living	82	844.5
Laanecoorie	Township	11	6
Mitiamo	Township	11	7
Newbridge	Township	40	12
Pyramid Hill	Township	71	9.1
Serpentine	Township	22	150
Tarnagulla	Township	49	4.5
Wedderburn	Township	110	27.5
	Low Density Residential	25	20.5
	Rural Living	265	1110

Accompanying maps are included in Appendix 4.

7.2.3 Development trends

Despite trends of population decline, there has been new housing development in the Loddon Shire. Overall, the data suggests strong clustering in and around Boort, Bridgewater, Inglewood, Pyramid Hill and Wedderburn, with a particular trend towards the towns in the southern part of Loddon Shire. This clustering has become more apparent in the later years – since about 2011. This is borne out by the data collected in the field study, where data collectors noted a number of new dwellings in each town, including relatively new multi-unit developments. Clustering of more recent developments in rural living areas of the south of the Loddon Shire is also evident.

Demand for residential development has also been demonstrated in the approval of a number of urban subdivisions within the towns of Boort, Bridgewater and Inglewood. Over the last two years, 17 new urban lots have been created.

⁴ These figures are indicative only and don't represent a detailed assessment of the capacity of each lot.

Figure 6 Loddon Shire residential building approvals 2006-2017⁵

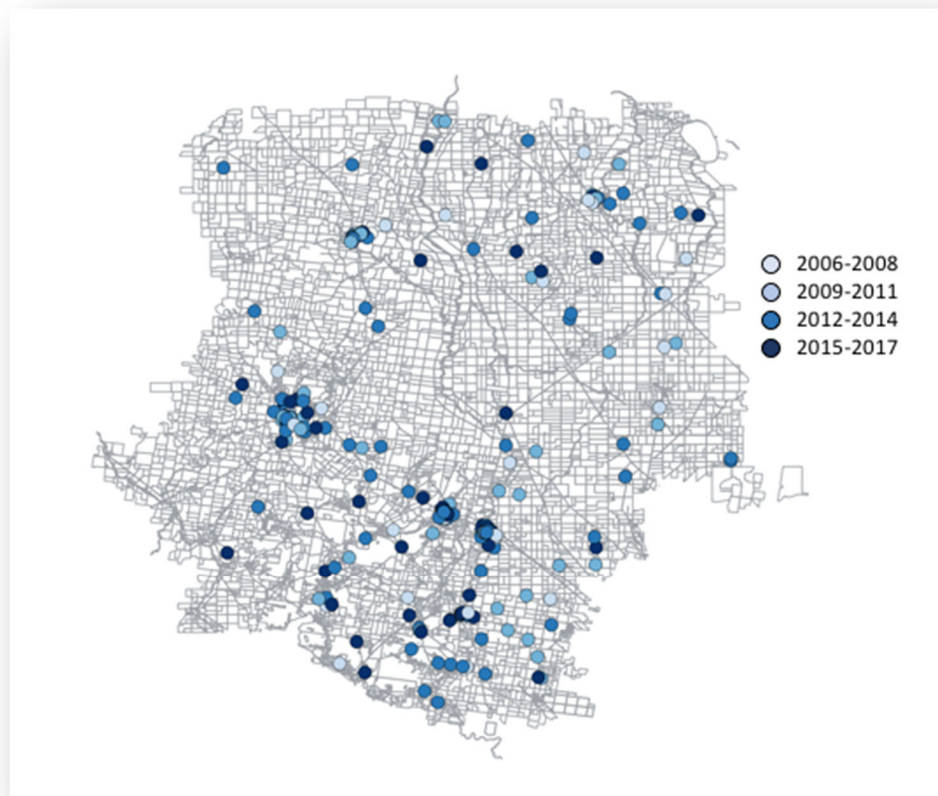


Table 2 Loddon Shire new housing development by zone⁶

Locality	2006-2008	2009-2011	2012-2014	2015-2017	Total
Boort TZ	2	9	5	3	19
Bridgewater TZ	1	6	3	4	14
Bridgewater LDRZ				1	1
Inglewood TZ	4	2	10	11	27
Inglewood LDRZ			2	1	3
Inglewood RLZ		2		1	3
Pyramid Hill TZ	2	3		3	8
Wedderburn TZ	3	7	10	5	25
Wedderburn LDRZ					0
Wedderburn RLZ	2	5	7	7	21
Other TZ	4	2	5	5	16
Other RLZ	1		2		3
Rural Balance	20	37	60	44	161
Total	39	73	104	85	301

7.3 Rural living

Loddon Shire has a strong tradition of rural living in the southern parts of the municipality. The opportunity to live on larger lots in a forested or agricultural landscape is an important part of the attraction and liveability of the area. However this form of land use comes at a cost in terms of

⁵ New dwelling approvals and may include some additions and alterations due to classifications.

⁶ New dwelling approvals and may include some additions and alterations due to classifications.

servicing and the potential impact on agriculture and the environment. The location and extent of rural living needs to be carefully managed to ensure that while this form of land use is supported, it is done so in an economically and environmentally sustainable manner.

There is land zoned Rural Living around Inglewood, Wedderburn, Dunolly, Laanecoorie and Tarnagulla. There is also land at McIntyre that, although zoned Farming, was developed and functions as a rural living community. The supply of Rural Living zoned land in Loddon Shire was significantly enhanced in 2016 with the approval of amendment C36 to the Loddon Planning Scheme. This amendment recognised a number of the existing rural living developments in the municipality, and rezoned them from Farming Zone to Rural Living Zone.

Table 3 provides an estimate of the capacity for new development within existing rural living areas.

Table 3 Rural living estimated growth capacity

District	Approximate growth capacity	
	Dwellings ⁷	Years supply ⁸
Dunolly	50	20
Inglewood	90	20
Laanecoorie	10	5
McIntyre	50	20
Wedderburn	200+	30+

7.4 Agriculture

Agriculture is the economic foundation of the Loddon Shire. It provides over 1,000 jobs (almost half of local employment) and produces over \$300m worth of productivity. The opportunity to operate and expand relatively unhindered is fundamental to the ongoing viability of agriculture. The ability to accommodate intensive animal businesses and the required buffers because there is minimal housing development in the rural areas is a competitive advantage of Loddon Shire. Over the last five years approval has been granted for a number of large intensive poultry, egg and pig production facilities.

The north of the Loddon Shire has access to irrigation, and considerable investment has been made in this infrastructure in recent years. The large properties in the south of the Loddon Shire are well suited to wool, prime lamb and cereal production. The South West Loddon Pipeline will enhance agricultural viability and opportunities in the south of the municipality.

Settlement needs to be planned to protect agricultural activity, and opportunities for new intensive agriculture development proposals.

7.5 Natural values

The Loddon Shire includes some significant natural values including remnant grasslands, forest areas and water bodies. These natural values make an important contribution to the amenity of the municipality and are a tourist attraction. Settlement should avoid areas of high natural value. Figure 7, below, indicates the relatively high contribution of natural values in Loddon Shire compared to adjoining municipalities to the northwest.

⁷ Based on number of vacant lots

⁸ Based on average building approvals (new dwellings) per year 2006-2017

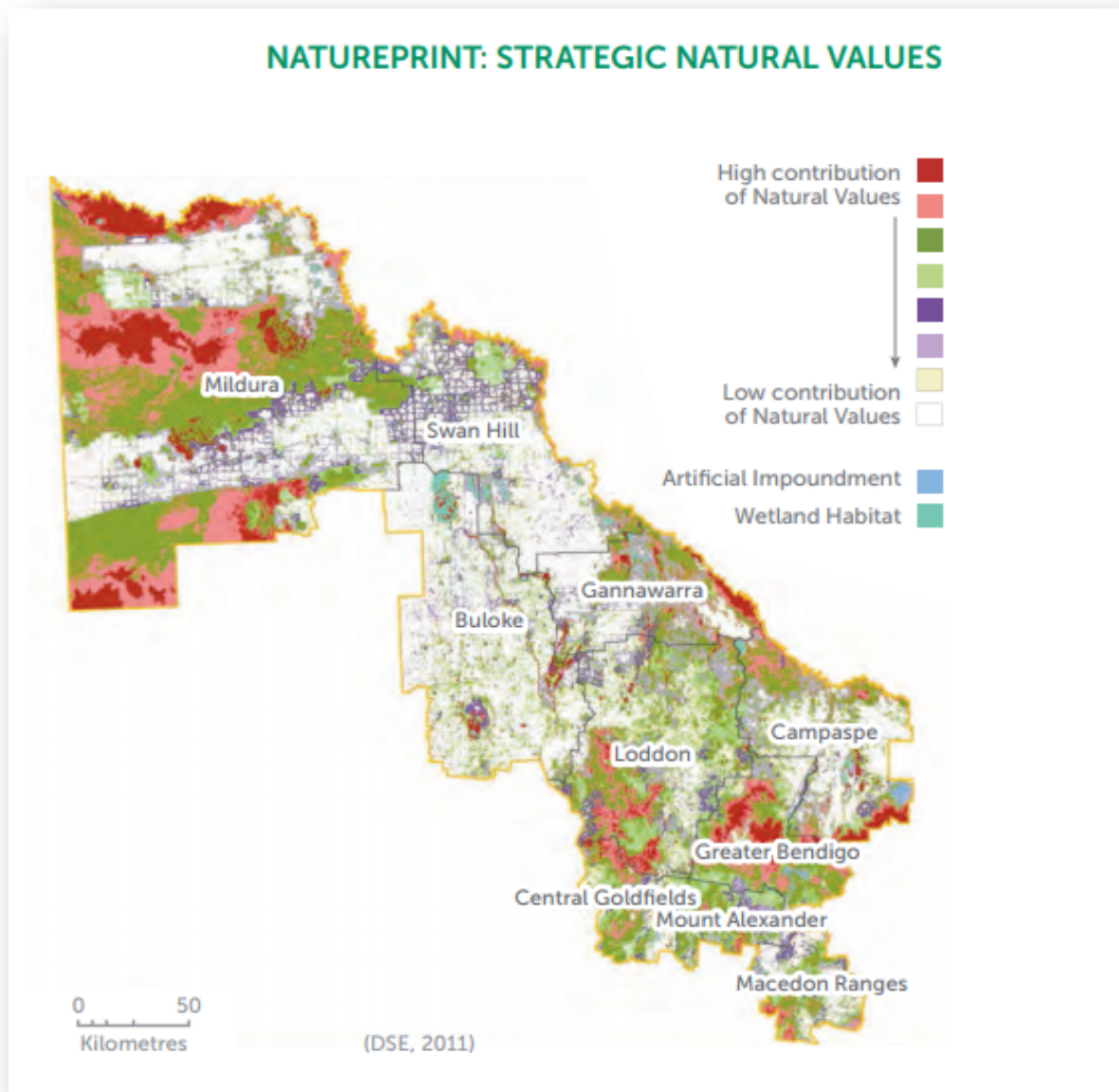


Figure 7 Regional natural values

7.6 Bendigo

The City of Greater Bendigo is the adjoining municipality to the southeast of Loddon Shire. This regional city is showing strong growth, with its residential strategy aiming to accommodate up to 200,000 people over the next 20 years. This is an almost doubling of its current population.

Loddon Shire could benefit from this strong growth through being able to offer more affordable housing, in smaller communities within reasonable proximity to Bendigo. This strong growth in the Bendigo region is expected to deliver residential, economic and employment growth within Loddon Shire for those areas within commuting distance of Bendigo.

7.7 Infrastructure

7.7.1 Water and sewerage system

Within the Loddon Shire, urban reticulated water and the sewerage system are provided by Coliban Water.

Table 4 below sets out those towns with access to reticulated treated water and, in some cases, sewerage system in the Loddon Shire.

Table 4 Water and sewerage system provision, Loddon Shire urban areas

Town	Water	Sewerage System
Boort	✓	✓
Bridgewater	✓	✓
Inglewood	✓	✓
Korong Vale	✓	x
Laanecoorie	✓	x
Pyramid Hill	✓	✓
Serpentine	✓	x
Tarnagulla	✓	x
Wedderburn	✓	✓

A number of other smaller towns, such as Dingee and Mitiamo, have untreated reticulated water, and no sewerage system.

The lack of a sewerage system is a significant limitation in terms of urban growth as lots must be able to treat and contain wastewater within the boundary of the property. Generally lots will need to be greater than 0.4ha to be able to adequately treat and retain waste water for a normal family dwelling, subject to soil conditions and other environmental considerations.

7.7.2 Road network

Council maintains nearly 5,000km of roads at an annual cost of around \$7 million, including capital renewal. Ongoing financial constraints on local government require that Council aim to minimise the extent of its road network to ensure financial sustainability.

Financial Costs of Settlement Patterns in Rural Victoria (Final Report June 2013) concluded that dispersed residential development (despite its more basic standard) generates considerable cost to local government and tends to be the most expensive form of development to councils in the long term. In contrast, infill development, that is development which takes place on vacant parcels of land within existing infrastructure networks, generates considerably less cost to local government. Greenfield development and its high level of infrastructure provisioning (typically paid for by developers) lumps councils with significant ongoing costs. The findings suggest that councils should consider financial implications in setting settlement policy as the effects of incremental dispersed development over time can be quite detrimental to council budgets, particularly in councils where there is limited growth otherwise.

Within Loddon Shire, not all rural roads are constructed to an all-weather standard, and as the planning scheme requires that the use and development of land for a dwelling is dependent on all-weather access, some proposals will require the applicant to upgrade their access at their cost. Although the developer pays to upgrade the road, it falls to Council to take on the maintenance. The cost of the provision of this infrastructure can discourage new development.

New settlement should be focussed in and around existing towns and the existing all-weather road network and any proposals that require the construction of new roads, even at the cost of the developer, should be minimised.

7.7.3 Other

Other significant infrastructure within Loddon Shire includes the Inglewood and Boort hospitals, and their associated aged care facilities and a number of primary and P-12 schools. Access to these services supports population growth and provides local employment.

7.8 Flooding

Significant parts of the Loddon Shire are subject to flooding.

The Bridgewater Township was extensively affected in the 2010 - 2011 floods, with many dwellings damaged. The opportunities for growth and development of certain parts of this town will be constrained by flood risk, however there remains opportunity for growth outside of these areas.

In seeking to avoid future flood risk, the North Central Catchment Management Authority (as the floodplain manager), will work with Council to manage both subdivision and development of land that has been identified as flood prone. Land that is not flood prone but relies on access that is subject to significant flood risk may also be subject to restrictions on development due to the risk to life and safety of residents trying to leave the property during a flood event. Flood prone land may be managed by imposing a minimum floor level on a proposed dwelling, preventing the further subdivision of land or by preventing development of a site all together.

Boort, Serpentine, Wedderburn, Inglewood and Pyramid Hill have some limitations due to the risk of flooding, however they are not as extensive or limiting as is the case at Bridgewater.

7.9 Bushfire

Bushfire risk will limit the growth of some fringe areas of Inglewood and Wedderburn due to their proximity to State forest. State Planning Policy requires that population growth be directed to low risk areas. Any development of existing urban zoned land for residential development will require a risk based design that seeks to minimise this threat to human life. This may involve buffers and lower development density, as well as building design and materials, to address fire risk.

7.10 Climate change

The predicted temperature increase as a result of climate change will have an impact on the amenity and liveability of Loddon towns in summer, in particular in aging and poor quality housing stock. New residential development must be well designed and energy efficient, with trees preserved where possible to ensure shade, to respond to this risk.

7.11 Physical and social amenity

High physical amenity is recognised as an influencing factor in the decision to relocate to a rural area. While all towns in the Loddon Shire have characteristics that contribute to a level of amenity, primarily their rural setting, access to water in an otherwise dry landscape is a particularly attractive attribute of Bridgewater, Boort, Laanecoorie, Newbridge and Eddington. The unique heritage character of the main street in Inglewood makes a significant contribution to the amenity of that town.

However, it has also been recognised that physical amenity can prove insufficient if other needs are not met. The opportunity to meet and connect through community groups, events and even

the opportunity to walk within a community, contribute significantly to the social amenity of a town and provide a reason for residents to remain or return.

7.12 Community consultation

Community consultation was conducted through drop in sessions advertised in local papers and electronic platforms. Written submissions were also invited.

The key messages from the community consultation were:

- growth is supported
- township character must be preserved
- need to enhance amenity and services
- housing suited to older residents is required
- new industry and employment, including growth and diversification of agriculture, is required to attract population.

Details of the community consultation are included in Appendix 3.

7.13 Growth potential of Loddon Shire towns

Table 5 Loddon Shire Towns – opportunity for growth

	Land supply	Proximity to major regional centre	Infrastructure availability	Free from environmental constraints (e.g. Flooding, bushfire)	Amenity	Existing growth trends	Housing suitability (size, quality)
Inglewood	✓✓✓	✓✓✓	✓✓✓	✓✓	✓✓✓	✓✓✓	✓✓
Boort	✓✓	✓✓	✓✓✓	✓✓	✓✓✓	✓✓	✓✓
Bridgewater	✓✓✓	✓✓✓	✓✓	✓	✓✓✓	✓✓	✓✓
Wedderburn	✓✓✓	✓✓	✓✓✓	✓✓	✓✓	✓✓	✓✓
Pyramid Hill	✓✓✓	✓✓	✓✓✓	✓✓	✓✓	✓✓	✓
Eddington	✓✓✓	✓✓✓	✓	✓	✓✓✓	✓	✓
Dingee	✓	✓✓✓	✓✓	✓✓✓	✓	✓	✓
Newbridge	✓✓	✓✓✓	✓	✓	✓✓✓	✓	✓
Serpentine	✓✓✓	✓✓✓	✓	✓	✓✓	✓	✓
Laanecoorie	✓	✓✓✓	✓	✓	✓✓✓	✓	✓
Mitiamo	✓✓	✓✓	✓	✓✓✓	✓	✓	✓
Tarnagulla	✓	✓✓✓	✓	✓	✓✓	✓	✓
Korong Vale	✓	✓✓	✓	✓✓	✓	✓	✓

Table 5 provides a relative comparison of the Loddon Shire towns in terms of their suitability and potential for growth based on existing conditions. These drivers or requirements for growth have been discussed in this section of the report and provide an understanding of, firstly, the capacity of the township for growth (infrastructure, land supply) and secondly, the likelihood of the town attracting growth (access to employment, amenity).

Inglewood ranks strongly due to its proximity to Bendigo, level of infrastructure (water, sewerage, hospital and aged care facility) and amenity associated with its heritage character.

Boort also has high levels of infrastructure (including a hospital and P-12 school), high amenity associated with the lake, but distance to Bendigo does have some effect on its ability to attract growth. Limited infrastructure and flooding issues affects Bridgewater's suitability for growth, despite its strong amenity associated with the Loddon River.

The proximity to Bendigo can be counteracted to some extent through the support and encouragement of local employment options. This can include further development of the tourism and agricultural industry with this being considered in the new Tourism and Economic Development Strategy that is currently being prepared. However provision of local employment needs to be partnered with appropriate housing options, in particular quality housing, and township amenity in terms of presentation and social connection, to best position Loddon Shire to attract new residents.

Some of the requirements of growth can be changed through government investment (e.g. Infrastructure); however the cost of this is likely to be significant. For example the provision of reticulated water and sewerage at Newbridge, which is currently the subject of an economic assessment.

8 STRATEGY

The Loddon Shire has considerable capacity for residential growth. The Loddon Shire Settlement Strategy recognises that there is an existing substantial supply of vacant residential land, and that generation of demand must accompany provision of land in the pursuit of growth. Demand can be encouraged through economic development and enhanced physical and social amenity. This strategy links a range of Council responsibilities and priorities, including land supply, infrastructure provision and economic development to support sustainable settlement planning.

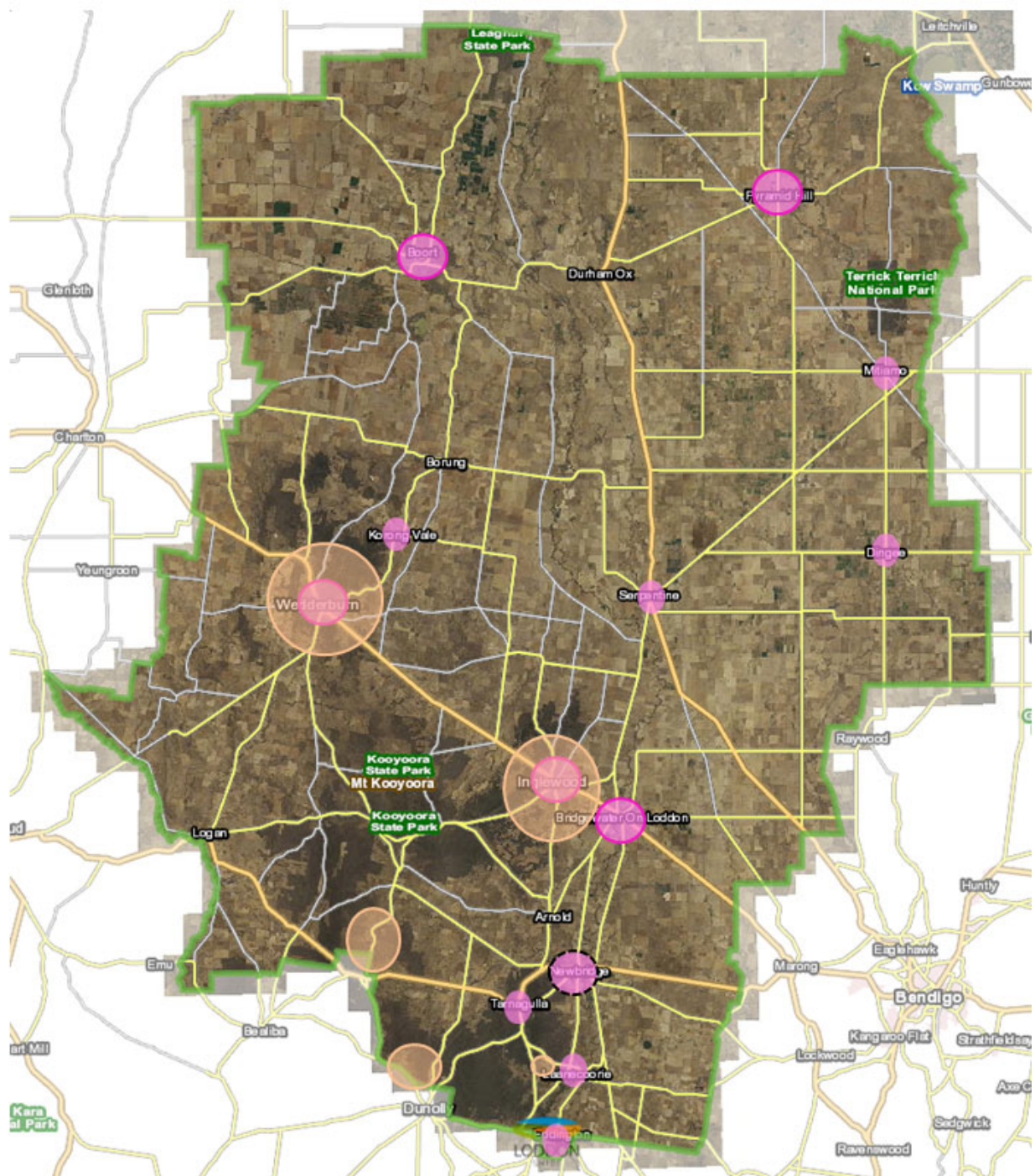
This strategy seeks to facilitate population growth and build on existing communities to support their viability and maximise infrastructure investment. This strategy provides for a range of residential forms across the Loddon Shire while also protecting the opportunity for the agricultural sector to readily operate and expand, managing Council's infrastructure liability and preserving the unique landscape and amenity of Loddon Shire.

This strategy aims to support *vibrant communities in a productive agricultural landscape*.

This strategy is framed by the following objectives:

- Provide for and encourage residential **growth** in the existing well serviced towns.
- Support a **diversity** of residential opportunities across the Loddon Shire including conventional residential, medium density and rural living.
- Protect the opportunity for the **agricultural sector** to operate and expand relatively unhindered as it is the driver of economic growth.
- Maximise the use of **existing infrastructure**, including roads, community and sporting facilities.
- Attract and retain residents through enhancing the physical and social **amenity** and encouraging **connection** and **attachment**.
- Encourage **sustainable** urban forms, including walkable towns and urban consolidation.
- Protect the **environmental** assets of the Loddon Shire, including native vegetation and waterways for their contribution to amenity, tourism value and agriculture.

LODDON SHIRE SETTLEMENT STRUCTURE PLAN



	Priority growth towns – support urban consolidation and provide for urban expansion when required.
	Potential new growth opportunity – opportunity for new growth subject to the provision of sewer and water.
	Existing small townships – support ongoing residential development on existing Township zoned land subject to satisfactory effluent disposal.
	Rural living communities – support consolidation and ongoing supply in accordance with State planning policy.

8.1 Priority growth towns

New residential development, at a range of densities, will be encouraged within the towns of Boort, Bridgewater, Inglewood, Pyramid Hill and Wedderburn. The relative low density of development in the towns, along with multiple vacant parcels, provides significant opportunities for consolidation of the existing urban footprint and increased densities in key locations and this opportunity will be promoted.

These towns have the greatest range of infrastructure and therefore provide the most sustainable and economically efficient option for growth. In particular, the availability of reticulated sewerage provides a significant advantage to these towns over others in the Loddon Shire.

Based on current development rates, these five towns currently offer significant capacity for new residential development through the use of existing vacant lots and redevelopment or restoration of older housing, with future opportunities for urban expansion should the rate of development increase. Infill development in the form of further subdivision of existing urban lots (creating lots smaller than 300m² may be possible) delivers a significant opportunity to local residents and Council. Residents are able to subdivide and sell underutilised land within the Township zone for residential development and a higher density of development will provide for a more efficient urban form and infrastructure use. This strategy will deliver the following growth opportunities.

Town	Approximate growth capacity - dwellings ⁹		
	Short term (currently zoned TZ) ¹⁰	Years supply ¹¹	Long term (subject to rezoning)
Boort	70	30	500+
Bridgewater	TZ 200+ LDRZ ¹² 70+	100+ 70+	500+
Inglewood	TZ 200+ LDRZ 200+	70 100+	400+
Pyramid Hill	80	80	300+
Wedderburn	TZ 300+ LDRZ 40	100 40+	200+

⁹ At 15 lots / hectare and based on structure plan

¹⁰ Township Zone

¹¹ Based on average building approvals (new dwellings) per year 2006-2017

¹² Low Density Residential Zone

8.1.1 Boort settlement structure plan



	Existing residential growth opportunity – approximate yield of 50-60 lots from these three sites.
	Future residential growth opportunity (subject to flood management, environmental and heritage considerations).

The key strategic objectives for Boort are:

- Focus residential growth around the lake and town centre.
- Enhance visual and physical links to the lake.
- Support medium density housing.
- Support residential development of vacant land within the existing urban footprint – in particular opposite the caravan park and the former primary school site.
- Protect light industrial expansion opportunities.

To achieve these objectives, Council will:

- Investigate development opportunities and interest for former primary school site and McMillans Rd land, including discussions with land owners.
- Continue to investigate opportunities to upgrade the main street and lake environs.
- Construct a flood levee to protect residential areas and future growth area on the east side of town.
- Investigate alternative zoning opportunities for land to the west of the railway line.

8.1.2 Bridgewater settlement structure plan



	Existing residential growth opportunity – approximate yield of 200+ lots from these sites.
	Future residential growth opportunity (subject to flood management, environmental and heritage considerations).

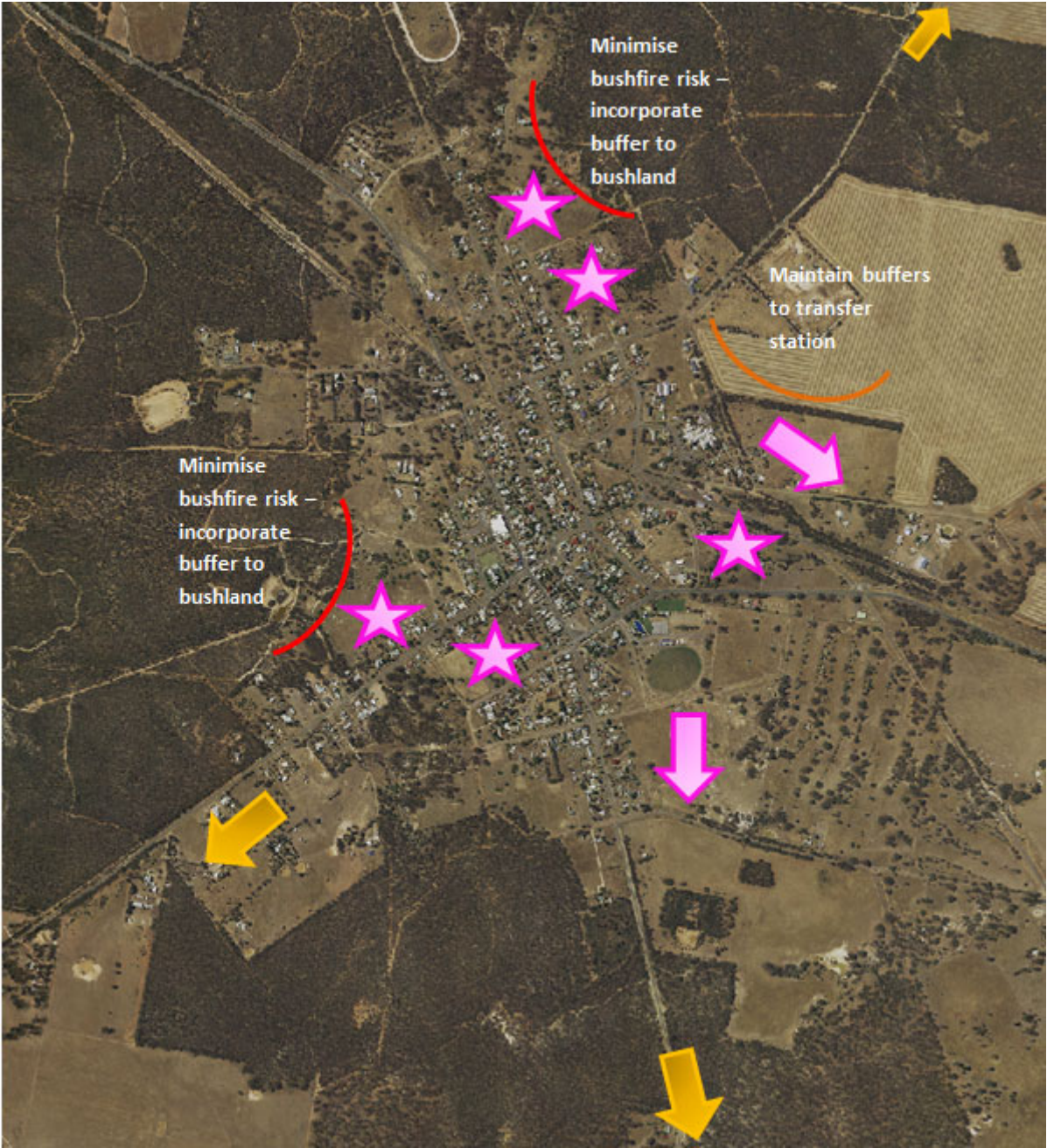
The key strategic objectives for Bridgewater are:

- Enhance the visual and physical links to the Loddon River.
- Support residential development of key Township zoned sites.
- Maximise development opportunities on land south of Sugargum Drive.
- Protect existing industry.
- Minimise flood risk to residents and infrastructure.

To achieve these objectives Council will:

- Update flood controls based on recent mapping.
- Discuss the potential to increase development density of Sugargum Drive land with Department of Environment, Land, Water and Planning (DELWP).
- Continue to investigate opportunities to upgrade the main street and river environs.
- Complete the foreshore development project.
- Support community and tourism uses on the Loddon River.

8.1.3 Inglewood settlement structure plan



	Existing residential growth opportunity – approximate yield of 200+ lots from these sites.
	Future residential growth opportunity.
	Rural living

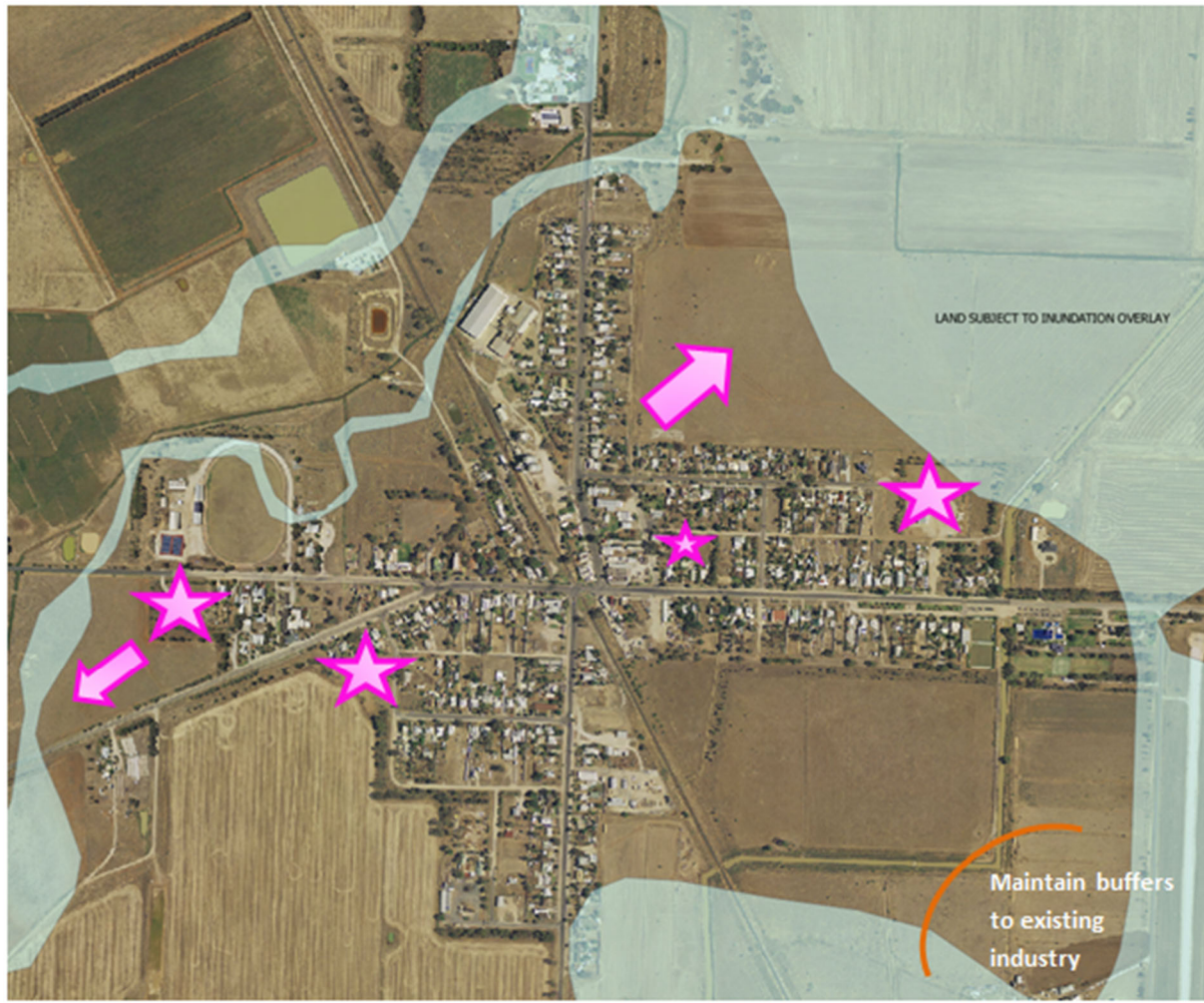
The key strategic objectives for Inglewood are:

- Focus residential growth around town centre.
- Support infill residential development, including medium density.
- Protect the heritage character.
- Support the development of rural living areas surrounding the town.

To achieve these objectives Council will:

- Continue to encourage DELWP to dispose of Crown land parcels that are suitable for development within the existing Township Zone.
- Continue to investigate opportunities to upgrade the main street.
- Develop and implement the Heritage Framework to provide interest free loans to assist with the restoration of heritage properties.
- Investigate options to upgrade Wet Lane / Walker Lane to all weather standard to open up this area of Rural Living Zone land.

8.1.4 Pyramid Hill settlement structure plan



	Existing residential growth opportunity – approximate yield of 80 lots from these sites and other infill.
	Future residential growth opportunity.

The key strategic objectives for Pyramid Hill are:

- Focus residential growth around town centre.
- Support urban consolidation, including medium density.
- Protect and enhance physical and visual links to the hill.

To achieve these objectives Council will:

- Investigate opportunities to subdivide and/or dispose of Council owned vacant land in Pyramid Hill.
- Continue to investigate opportunities to upgrade the main street.
- Investigate the future use vacant land to the north of Council's depot site.

8.1.5 Wedderburn settlement structure plan



	Existing residential growth opportunity – approximate yield of 200+ lots from these sites and additional urban consolidation.
	Future residential growth opportunity.
	Rural living

The key strategic objectives for Wedderburn are:

- Support consolidation of the existing urban footprint with residential development at a range of densities.
- Upgrade pedestrian linkages throughout the town.
- Support quality development of rural living land.

To achieve these objectives Council will:

- Continue to investigate development of Stage 2 of Ridge Street residential development.
- Consider opportunities for residential development of other Council land, including the vacant land at the southern end of the depot site and land is Reef Street.
- Investigate opportunities to enhance the amenity and presentation of Ridge St in the vicinity of the Council residential development and the Council Depot.
- Continue to build on walking and bike tracks in and around town. Utilise information from the Public Realm Audit (refer Appendix 1).
- Develop and implement a Heritage Framework to provide interest free loans to assist with the restoration of heritage properties.
- Continue to investigate opportunities to further enhance High Street.

8.2 Potential new growth opportunity

The town of Newbridge has been identified as having unique qualities that could stimulate new growth and development. The high amenity location of Newbridge on the Loddon River, along with proximity to Bendigo, is considered to be a growth opportunity. This opportunity cannot be realised without reticulated sewerage and water. The cost of this infrastructure is a significant constraint and a Water and Sewerage Economic Assessment is currently being prepared to explore the feasibility of installation.

Town	Approximate growth capacity - dwellings		
	Short term (currently zoned TZ) ¹³	Years supply ¹⁴	Long term (subject to sewer/water) ¹⁵
Newbridge	20	10	80+ (existing TZ) 500+ (rezoning)

¹³ At 2.5 lots / hectare (to meet effluent disposal requirements)

¹⁴ Based on average building approvals (new dwellings) per year 2006-2017

¹⁵ At 15 lots / hectare

8.2.1 Newbridge settlement structure plan



	Existing residential growth opportunity – subject to effluent disposal requirements and management of flood risk.
	Future residential growth opportunity subject to the installation of reticulated sewer.
	Review zoning due to flood risk

The key strategic objectives for Newbridge are:

- Support the growth of the town subject to wastewater disposal requirements.
- Minimise flood risk to the community and infrastructure.
- Protect the river environs and enhance links between residential areas and the river.

To achieve these objectives Council will:

- Work with the community to lobby Coliban Water and government to provide reticulated sewer and water for Newbridge.
- Update flood mapping to accurately identify risk.

8.3 Existing small townships

New residential development will be supported in the existing township area of the smaller towns where it can be demonstrated that effluent can be managed in accordance with relevant legislation. In the absence of reticulated sewer, expansion of the urban area cannot be supported. The extent of the urban area in some towns (Serpentine, Laanecoorie and Newbridge) should be reviewed due to flood risk.

Town	Approximate growth capacity	
	Dwellings ¹⁶	Years supply ¹⁷
Dingee	5	5+
Eddington	70	50
Korong Vale	15	15 +
Laanecoorie	13	10+
Mitiamo	15	15+
Serpentine	40 (outside LSIO ¹⁸)	40
Tarnagulla	6	5

Key for small townships structure plans

	Existing residential growth opportunity – subject to effluent disposal requirements.
	Review zoning due to flood risk

¹⁶ At 2.5 lots / hectare

¹⁷ Based on average building approvals (new dwellings) per year 2006-2017

¹⁸ Land Subject to Inundation Overlay

8.3.1 Dingee settlement structure plan



8.3.2 Eddington settlement structure plan



8.3.3 Korong Vale settlement structure plan



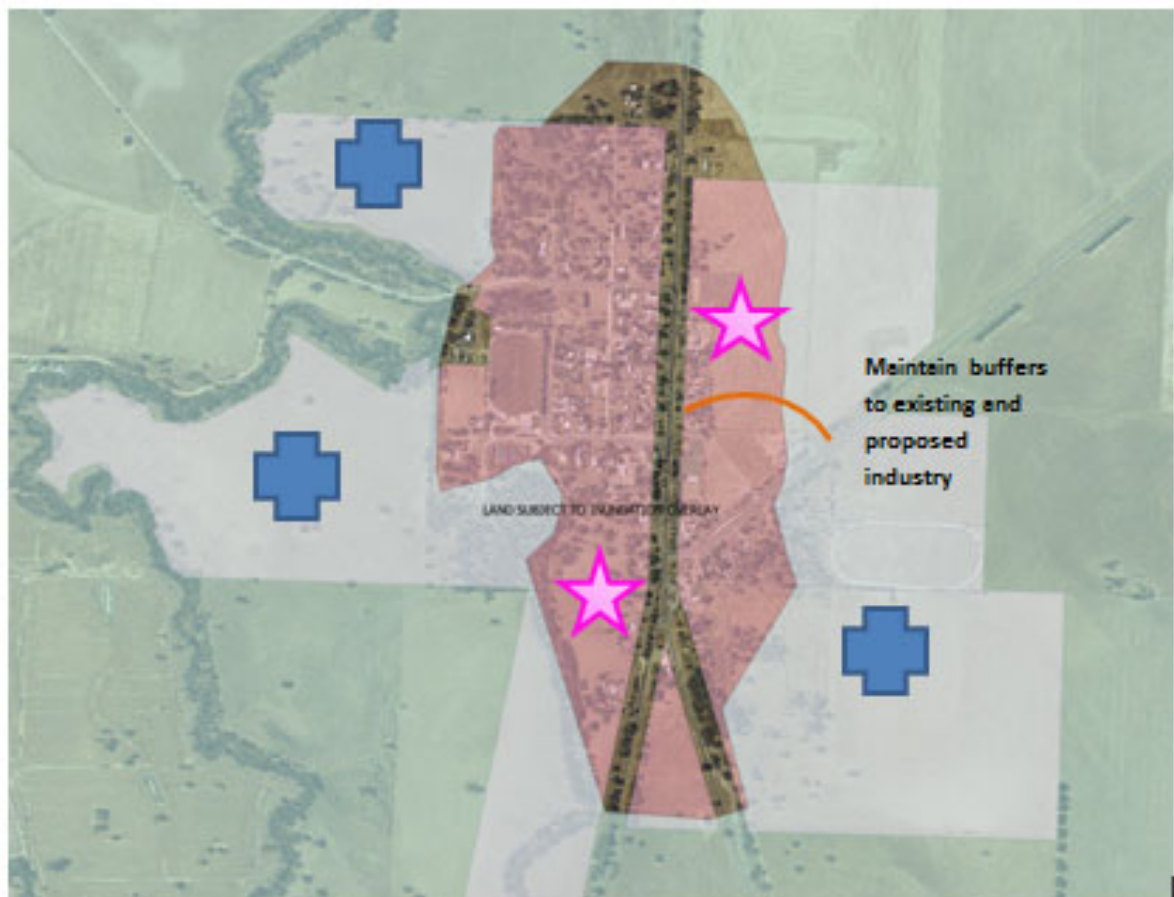
8.3.4 Laanecoorie settlement structure plan



8.3.5 Mitiamo settlement structure plan



8.3.6 Serpentine settlement structure plan



8.3.7 Tarnagulla settlement structure plan



8.4 Rural living

Rural living will continue to be supported as a valuable part of the residential opportunities in the Loddon Shire. The opportunity to live on a hobby farm or in a bush setting attracts many new residents to Loddon Shire. Building on existing rural living communities will ensure that the cost associated with this form of land use, including infrastructure provision and loss of agricultural land, will not outweigh the benefits.

District	Approximate growth capacity	
	Dwellings ¹⁹	Years supply ²⁰
Dunolly	50	20
Inglewood	90	20
Laanecoorie	10	5
McIntyre	50	20
Wedderburn	200+	30+

The key strategic objectives for the rural living areas are:

- Support the ongoing development of the existing rural living areas.
- Minimise rural living housing elsewhere.

To achieve these objectives Council will:

- Investigate an amendment of the Schedule to the Rural Living Zone to reduce the permit trigger size for dwellings and minimum subdivision size to facilitate development and enhance supply without expansion of the rural living footprint.
- Develop a local planning policy that recognises the role and function of the McIntyre rural living area.
- Investigate options to upgrade Wet Lane / Walker Lane, Inglewood to all weather standard to open up this area of Rural Living Zone land.

¹⁹ Based on number of vacant lots

²⁰ Based on average building approvals (new dwellings) per year 2006-2017

9 COSTING AND FUNDING OF ACTIONS

Action	Cost of project	Total expected funding	Net cost to Council	Proposed funding source	Completion timeframe
Overall					
Incorporate the settlement objectives into the planning scheme structure plans for the growth towns.	N/A	N/A	Within existing resources	N/A	June 2021
Promote the opportunity for further subdivision of Township zoned lots (including those already developed) within the key growth townships.	N/A	N/A	Within existing resources	N/A	March 2020
Undertake detailed investigation of identified residential growth opportunities in the priority towns to determine yield and estimated development cost.	\$50,000	Nil	\$50,000	Council	December 2020
Undertake research and develop policy to define the value of Council participating in residential land development.	\$75,000	Nil	\$75,000	Council	June 2021
Undertake an Industrial Land Strategy to support job creation in the municipality.	\$30,000	\$30,000	\$30,000	TBC	December 2020
Develop and implement a Heritage Framework to provide interest free loans to assist with the restoration of heritage properties to enhance the character, amenity and presentation of heritage towns.	N/A	N/A	Within existing resources	N/A	August 2020

Action	Cost of project	Total expected funding	Net cost to Council	Proposed funding source	Completion timeframe
Key Growth Towns					
Boort					
In conjunction with Executive and Commercial Services, investigate development opportunities and interest for former primary school site and McMillans Rd land, including discussions with land owners.	N/A	N/A	Within existing resources	N/A	Ongoing
Bridgewater					
Update flood controls based on recent NCCMA mapping.	\$100,000	\$80,000	\$20,000	State Government	August 2020
Discuss the potential to increase development density of Sugargum Drive land with DELWP.	N/A	N/A	Within existing resources	N/A	Ongoing
Inglewood					
Encourage DELWP to dispose of Crown land parcels that are suitable for development within the existing Township Zone.	N/A	N/A	Within existing resources	N/A	Ongoing
Pyramid Hill					
Investigate opportunities to subdivide and/or dispose of Council owned, vacant land in Pyramid Hill	N/A	N/A	Within existing resources	N/A	Ongoing
Investigate future use of the north of Council depot site.	N/A	N/A	Within existing resources	N/A	Ongoing
Wedderburn					
Investigate development of Stage 2 of Ridge Street residential development.	\$15,000	Nil	\$15,000	Council	July 2020

Action	Cost of project	Total expected funding	Net cost to Council	Proposed funding source	Completion timeframe
Investigate development opportunities to enhance the amenity of Ridge St in the vicinity of the new residential development.	N/A	N/A	Within existing resources	N/A	Ongoing
New Growth Opportunities					
Newbridge					
Continue to work with Coliban Water and the community to investigate options, cost and funding sources for reticulated sewerage and water for Newbridge.	N/A	N/A	Within existing resources	N/A	Ongoing
Update flood mapping to accurately identify risk.	Currently in discussion with NCCMA. Likely to be predominantly funded by State Government.				2021-2025
Existing Small Townships					
Investigate restructure of small lots outside the Township Zone at Korong Vale.	N/A	N/A	Within existing resources	N/A	June 2021
Review zoning of flood prone land in Laanecoorie, Newbridge and Serpentine.	N/A	N/A	Within existing resources	N/A	December 2022
Rural Living					
Investigate an amendment to the Schedule to the Rural Living Zone to reduce the permit trigger for dwellings and the minimum lot size for subdivision to facilitate development and enhance the rural living land supply.	N/A	N/A	Within existing resources	N/A	June 2023
Develop a local planning policy that recognises the role and function of the McIntyre rural living area.	N/A	N/A	Within existing resources	N/A	June 2021

Action	Cost of project	Total expected funding	Net cost to Council	Proposed funding source	Completion timeframe
Investigate options to upgrade Wet Lane / Walker Lane to all weather standard to open up this area of Rural Living Zone land.	N/A	N/A	Within existing resources	Assets and Infrastructure Department	June 2020

N/A – Not applicable.

**APPENDIX 1: Streamlining for Growth
Loddon Shire Towns Housing and Population
Summary – 2016 Census**

Streamlining for Growth

Loddon Shire Towns Housing and Population Summary – 2016 Census



Prepared by Loddon Shire and La Trobe University

Funded by the Victorian Planning Authority



Loddon Population Profile

This Population Profile is specifically intended to support the 'Streamlining for Growth' Project, funded by the VPA. This project is part of a strategic exercise exploring housing needs in Loddon Shire, particularly in the five largest urban centres; Boort, Bridgewater, Inglewood, Pyramid Hill and Wedderburn.

Loddon Shire is an area dominated by agricultural land use and includes a number of small towns and rural districts. It sits within a large area of north-western Victoria that has experienced population stability, as well as population loss, over several decades. The patterns of change have been uneven, and these reflect issues of agricultural systems, proximity to larger regional centres and specific local conditions.

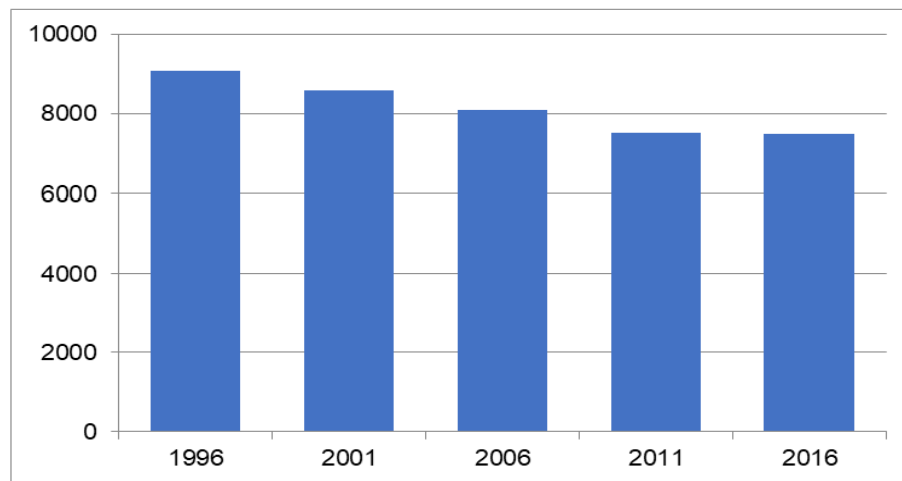
Characteristic demographic patterns include population ageing, rural population loss coupled with agricultural restructure and a reduction in farm numbers, and the centralisation of population into larger centres within the region - all outside of Loddon Shire. However there also evidence of growth, especially in the south of Loddon, where the expanding urban imprint of Bendigo is increasingly evident. Within these broader patterns some distinct features of change apply demographically and geographically, and these suggest implications for housing, land use and community planning. In conjunction with the town housing audit work accompanying this report, it is evident that housing diversity and housing need are mismatched in a number of locations, even within a context of slow or low population change. Consequently, the characteristics of change and of extant populations should be considered within the context of housing supply and its characteristics, especially where population mobility may be driven by local housing options and affordability.

This profile provides a review and analysis of population characteristics and change with a focus on the recently released results of the 2016 census. The profile is in two parts: firstly general population characteristics are profiled, secondly an analysis of these factors at a localised level are offered.

Population Change and Features

Population decline is the critical defining feature of the demography of Loddon Shire. Figure 1 shows a slow, population decline since 1996 which has slowed between 2011 and 2016 with only a slight recent population decrease. The most recent Victorian Government population projects suggest a continued slow decline in population, and while Loddon Shire has actively sought to address the impacts of this through community and economic planning, the structural basis for this trend is likely to remain. However, it is also apparent that in some localities within the Shire, these longer-term trends are less influential than exurban growth emanating from Bendigo.

Figure 1: Loddon Shire Population 1996-2016

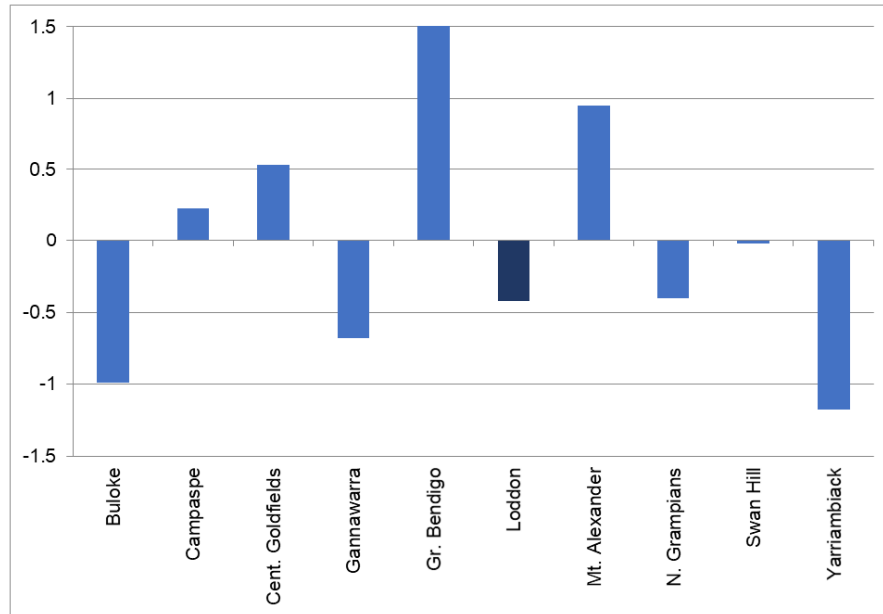


Source: ABS Counting Persons, Place of Usual Residence

This is broadly consistent with regional trends. Figure 2 provides comparative population change data for a number of regional Local Government Areas. Those areas with larger urban centres (Bendigo, Castlemaine, Echuca and Maryborough) are experiencing growth, while those areas characterised by agricultural production and smaller towns are experiencing decline.

Within these examples, trends include the centralisation of population into urban Echuca and Swan Hill, and growth focussed on locations near large urban centres – and increasing focus on Melbourne commuting even as far north as Castlemaine. Some areas of Loddon Shire offer good levels of access to urban Bendigo, but as discussed below, commuting flows go both ways.

Figure 2: Average Annual Change (Regional LGAs) 2006-2016 -%



The age structure of Loddon is striking, and consistent with recent census results (over several decades). It is also consistent with age structures in many communities in NW Victoria. As Figure 3 indicates, the population retains school-aged children, but young adults remain a very small part of the population structure.

The bulge in over 55 year olds is interesting as, at least in the 55-70 year age groups, has a gender mis-match, skewed to men. In older age groups this is (as is typical in most communities) skewed to women.

The broader implications of this structure for housing are discussed below in the description of household structures.

Figure 3: Age and Sex Structure, Loddon LGA, 2016

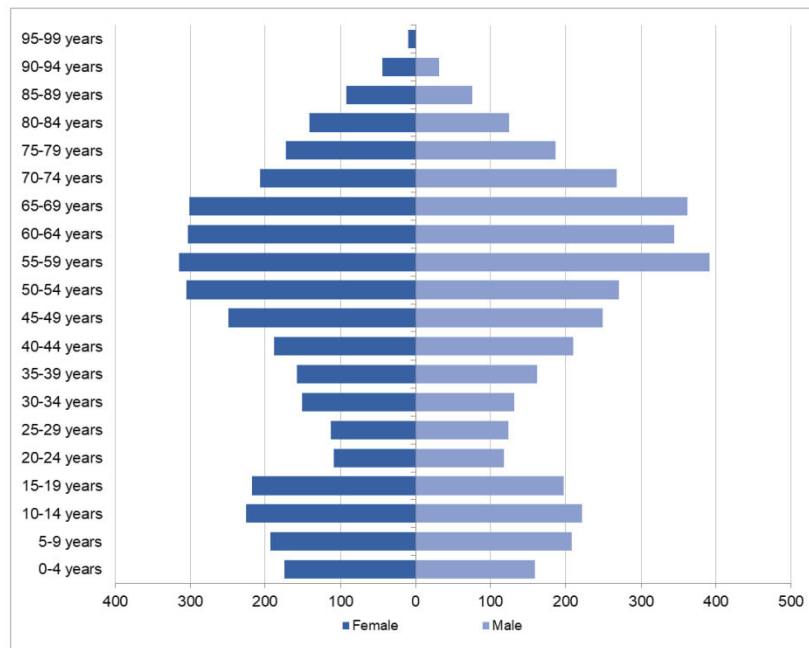
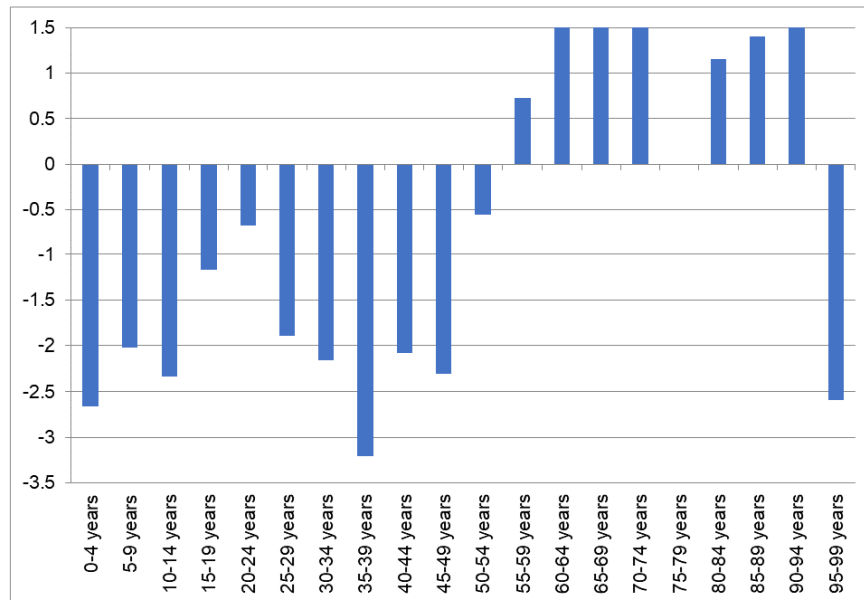


Figure 4 below indicates this pattern since 2001. There has been a decline in all age groups below 50 years and high rates of increase of the population aged 55-64 years, as well as amongst those aged on 80 years. Interestingly, the large decline in those aged 30-34 suggests a pattern beyond the traditional loss of those at school leaving age.

The growth in pre and post retirement age groups is significant. It is not simply an artefact of ageing, but also of active migration in these age groups.

The large proportional decline in those aged over 95 years should not be regarded as significant as the population numbers in this age group are small.

Figure 4: Average Annual Change (Age Groups) 2006-2016 -%

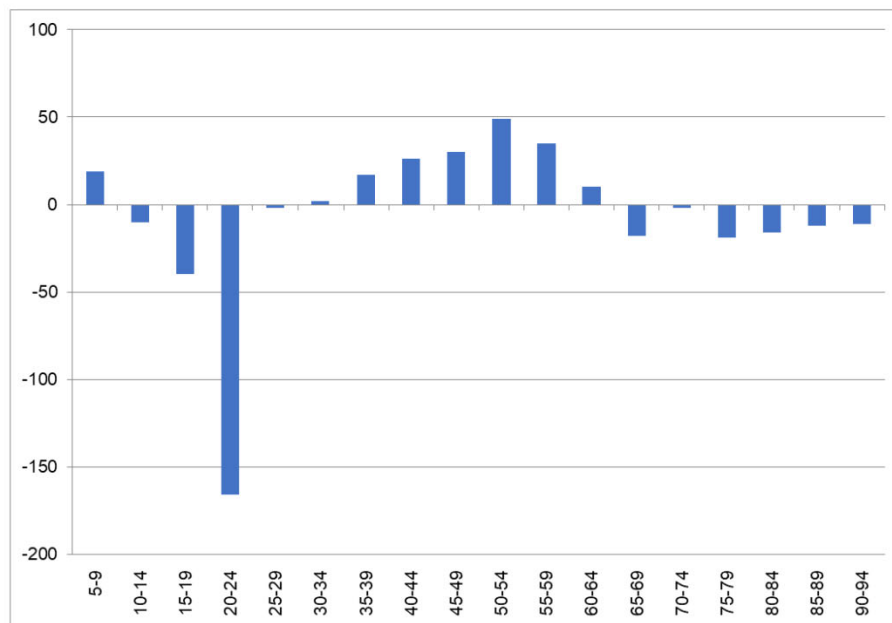


Loddon experienced net outward migration of 108 between the 2011 and 2016, with 1,215 people leaving and 1107 moving into Loddon. Outward migration was most evident through migration to Bendigo, with then some movement to Melbourne and to the surrounding regional LGAs including Campaspe, Swan Hill and Gannawarra.

Inward migration was mostly from Bendigo and Melbourne. Overall there was a net loss of people to Bendigo amongst younger age groups and net gain of people from in older age groups from diverse locations, including metropolitan Melbourne and larger regional centres.

The internal migration data reveals some specific characteristics. Most evident is the age profile of migration. Figure 5 shows migration by age groups. Net outward movement is most evident amongst young adults and those at and around school leaving age. Much lower rates of net inward migration is evident among those aged 35-65 years.

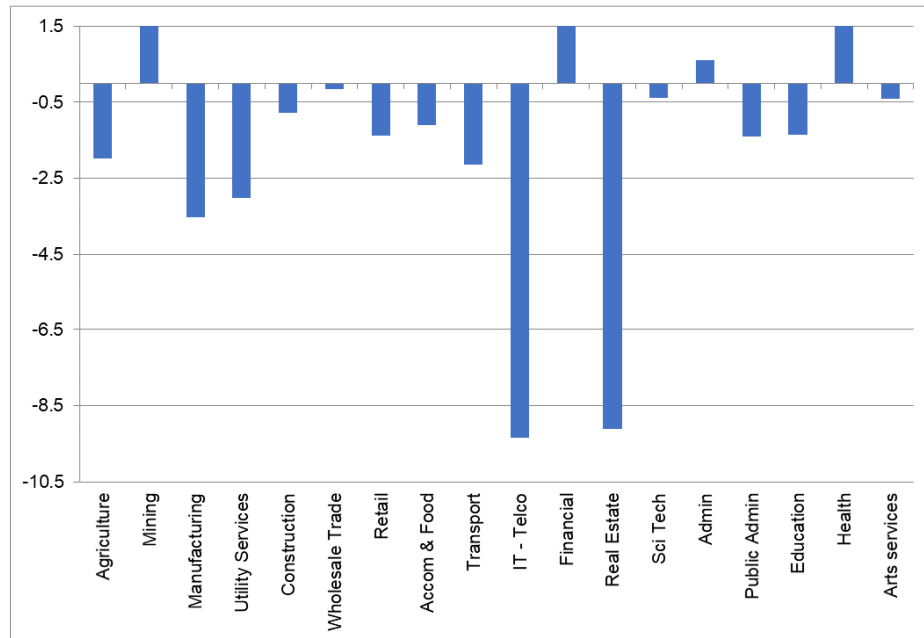
Figure 5: Net Migration 2006-2011 (to/from Loddon) – by Age Groups



The trends in population ageing are also reflected in workforce data for residents in the Shire. Labour force participation rates of those over 15 years have declined since 2006. At the 2016 census 56% of the population over 15 years was in the full-time labour force, down from 60% in 2006. In this period the unemployment rate had declined, and part-time employment had increased as a share of total employment.

Nearly all employment sectors are declining as an employment feature, with growth notable in mining (from a very small base), finance and health services. This pattern is described in Figure 6. And should be considered alongside discussions below on where Loddon Residents are working, and where those employed in Loddon are living – recognise commuting and labour mobility.

Figure 6: Average Annual Change (Industry of Employment) Loddon Residents 2006-2016 (%)



While most of the local workforce lives locally, almost 30% live elsewhere, mostly in Greater Bendigo – see Table 1 and Figure 7. It is unclear if, for example, those usually resident in metropolitan Melbourne commute daily or live part time in Loddon or surrounds.

Table 1: Top Residential Locations for Employees Working in Loddon

LGA of Usual Residence	Number	%
Loddon (S)	1918	72.9
Greater Bendigo (C)	437	16.6
Gannawarra (S)	59	2.2
Metro. Melbourne	56	2.1
Central Goldfields (S)	39	1.5
Buloke (S)	26	1.0
Campaspe (S)	22	0.8
Mount Alexander (S)	20	0.8
Other	23	0.9
Total	2632	100.0

Figure 7: Industry of Employment for Non-Resident Employees Working in Loddon

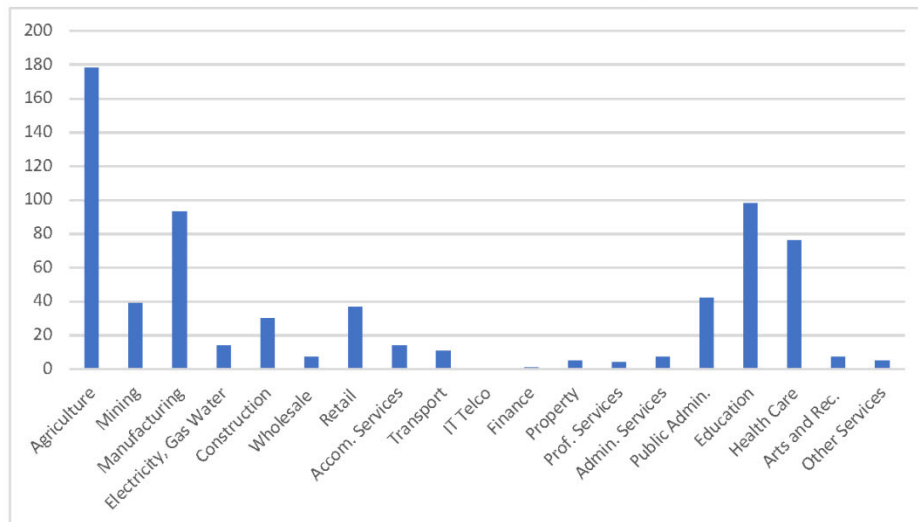
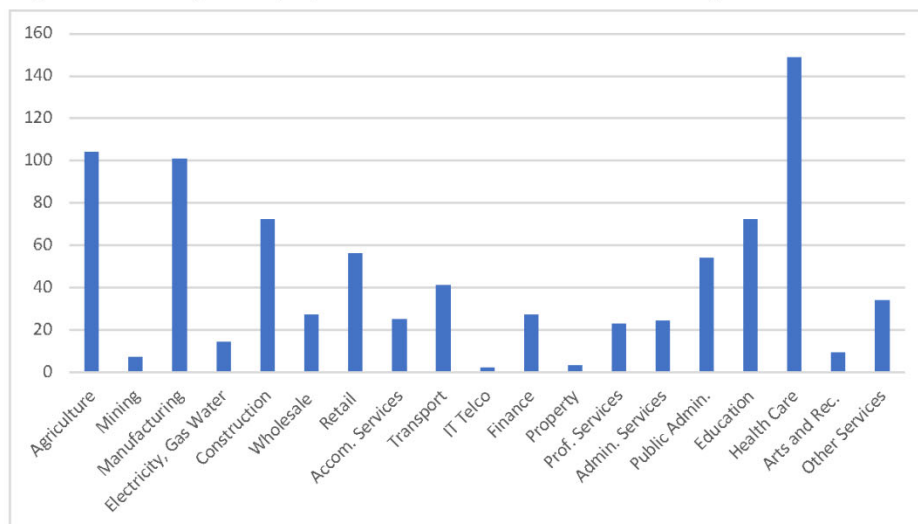


Figure 7 indicates that industries including agriculture, manufacturing, education and health care have some the highest levels of employees commuting into Loddon from elsewhere, most prominently Bendigo. These data should be considered directly in the context of local housing markets.

Figure 8 shows that many of these industries are also prominent for Loddon residents working outside of the Shire – especially healthcare and manufacturing.

Figure 8: Industry of Employment for Loddon Residents Working Elsewhere

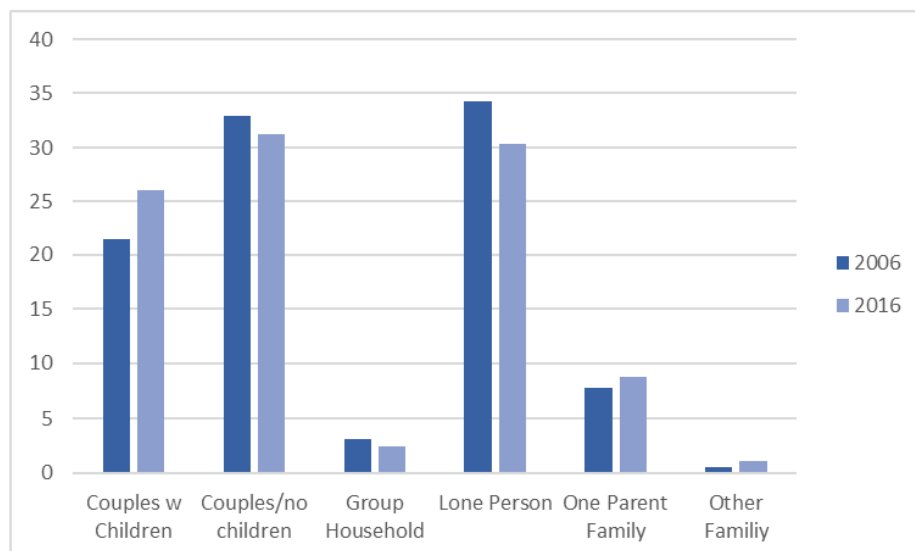


Household Patterns

While population trends offer a useful indication of change and need in the community, patterns of household formation and the features of housing are central to considering land use and settlement implications of population change. At the 2016 census, Loddon had 2957 households, fewer than the 3133 households recorded in 2006. The average household size in 2016 was 2.2 persons, a decline from 2.3 persons in 2006.

The ageing of the population is reflected in the decline in family households with children and an increasing share of lone person households. These are trends apparent generally in Australia, but they are more evident in rural areas. Figure 9 shows a considerable decline in family households with children, the share of single parent households has been stable in the decade to 2016, although they only represent about 7% of all households in Loddon. Lone person households (often comprising older single people) have decreased and are no longer the largest category of households.

Figure 9: Household Type 2006-2017 -% of total household



Despite the increasing numbers of smaller households, 94% of all dwellings in Loddon are still detached houses. The overall occupied housing stock has increased from 2006, and the share of units/flats and other dwellings has also increased slightly. This potentially suggests a preference for single houses, despite changing household sizes, and the likely consequence of availability of single dwellings.

Private ownership of housing remains dominant, with 78% of all occupied dwellings owned outright or mortgaged (although the share of mortgaged dwellings increased).

There are high levels of vacant housing in Loddon – at the 2016 census 20% of all dwellings were deemed unoccupied.

Local Population Summaries

The following summaries of population and household characteristics in the main urban centres offer reflection on the variegated nature of population change in Loddon. These are presented as a summary of key datasets

Boort Urban Area

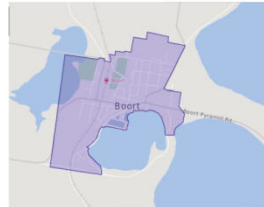


Figure 10: Population 1996-2016 Boort

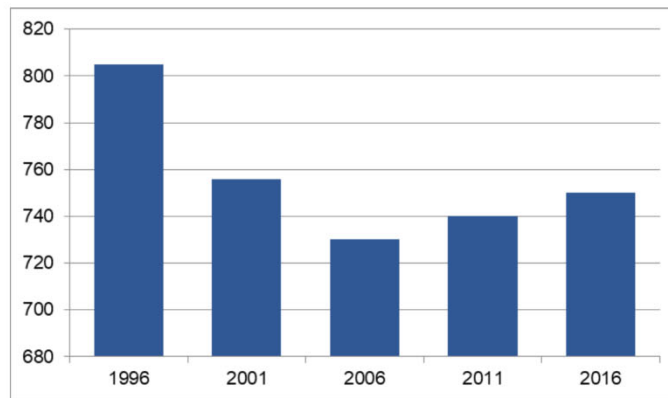


Figure 11: Average Annual Change (Age Groups) 2006-2016 -% Boort

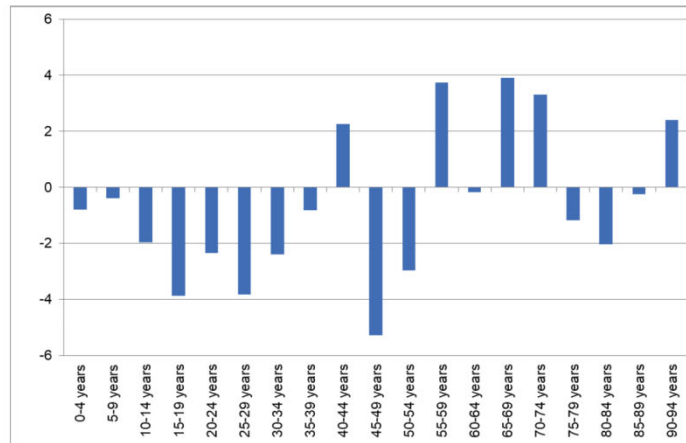


Figure 12: Household Type 2006-2017 -% of total household Boort

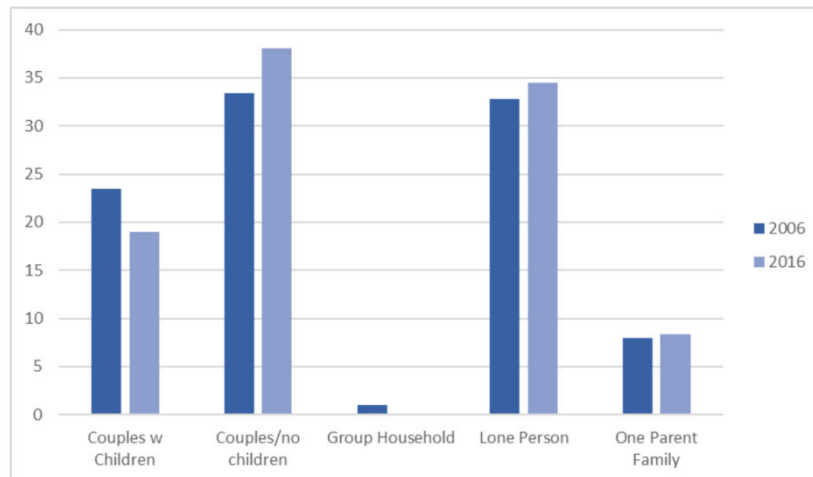
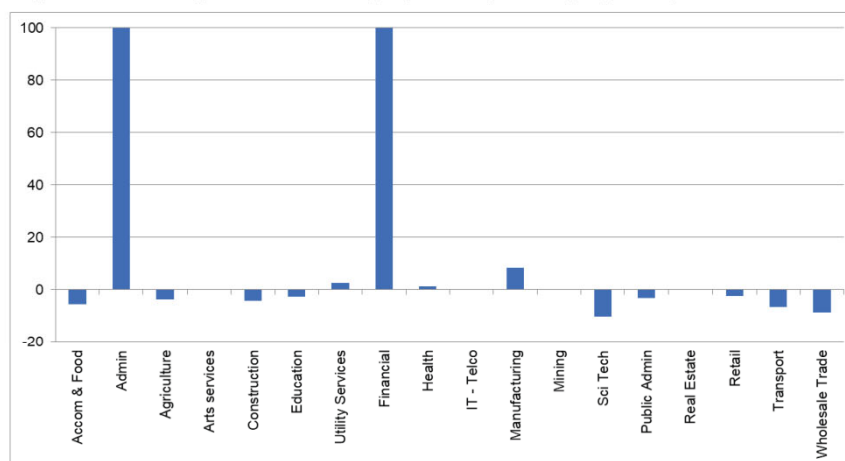


Figure 10: Average Annual Change (Industry of Employment) 2006-2016 -% Boort



Bridgewater Urban Area



Figure 11: Population 1996-2016 Bridgewater

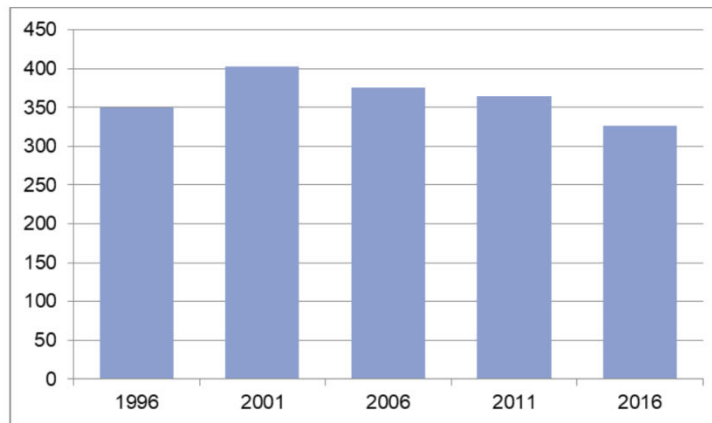


Figure 12: Average Annual Change (Age Groups) 2006-2016 -% 2016 Bridgewater

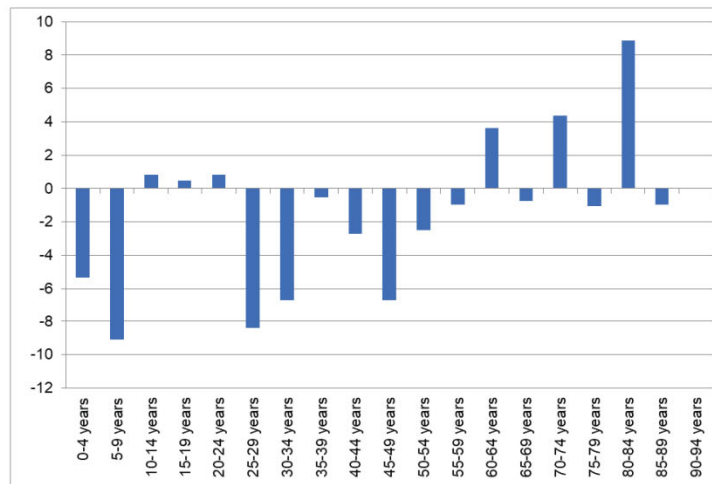


Figure 13: Household Type 2006-2017 -% of total household 2016 Bridgewater

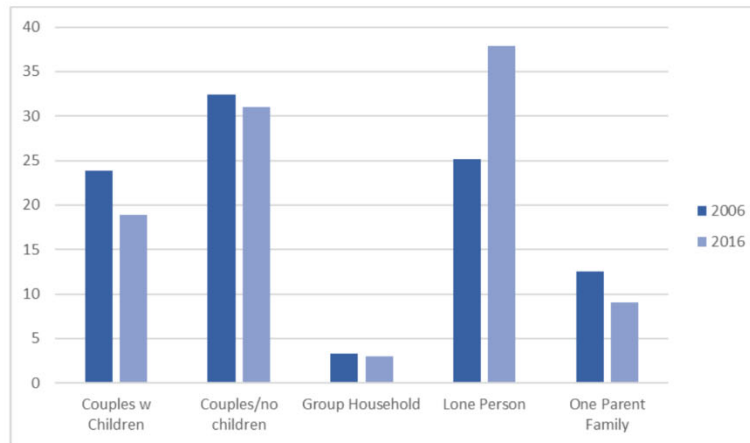
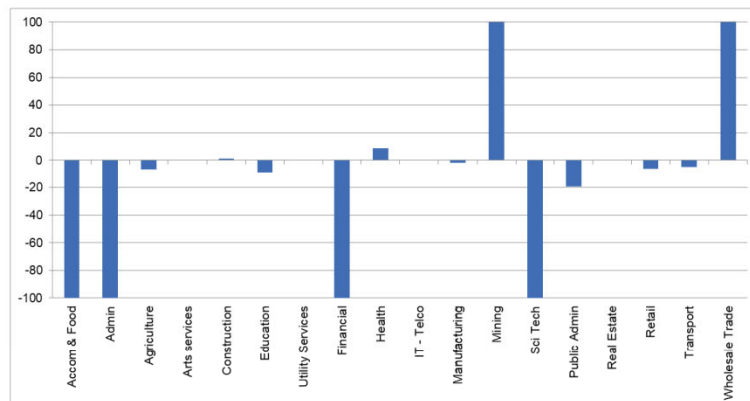


Figure 14: Average Annual Change (Industry of Employment) 2006-2016 (%) Bridgewater



Inglewood Urban Area



Figure 15: Population 1996-2016 Inglewood

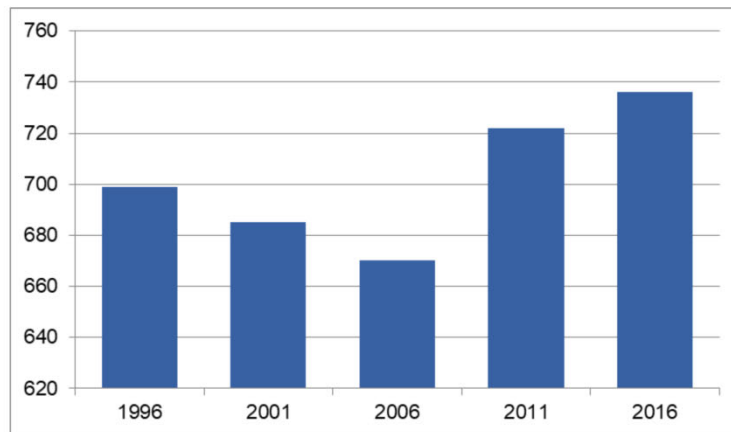


Figure 16: Average Annual Change (Age Groups) 2006-2016 -% 2016 Inglewood

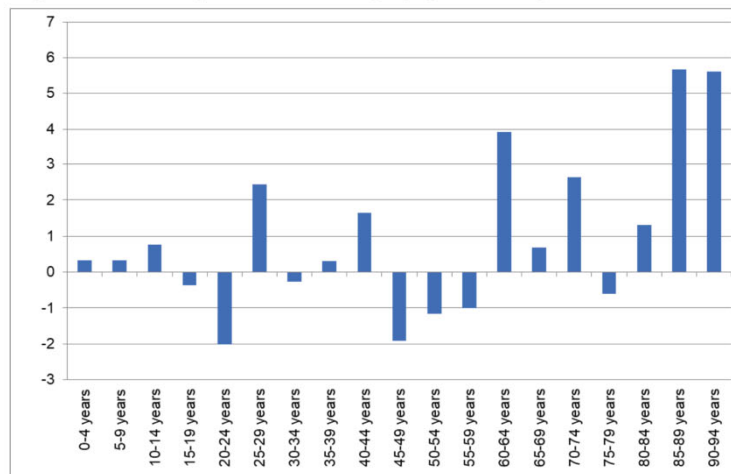


Figure 17: Household Type 2006-2017 -% of total household 2016 Inglewood

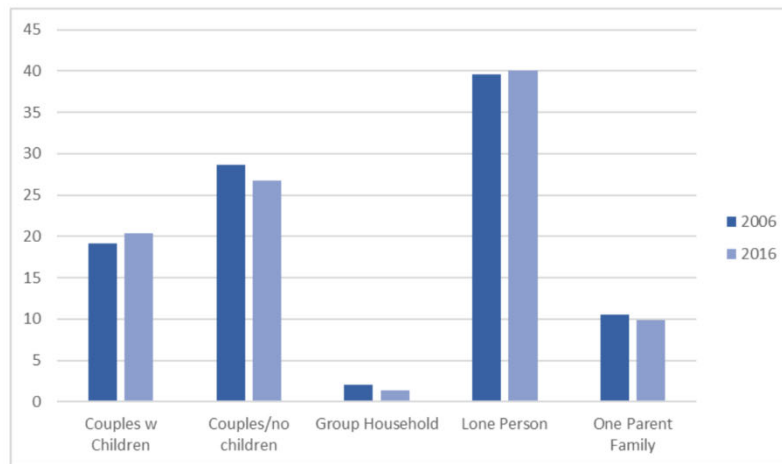
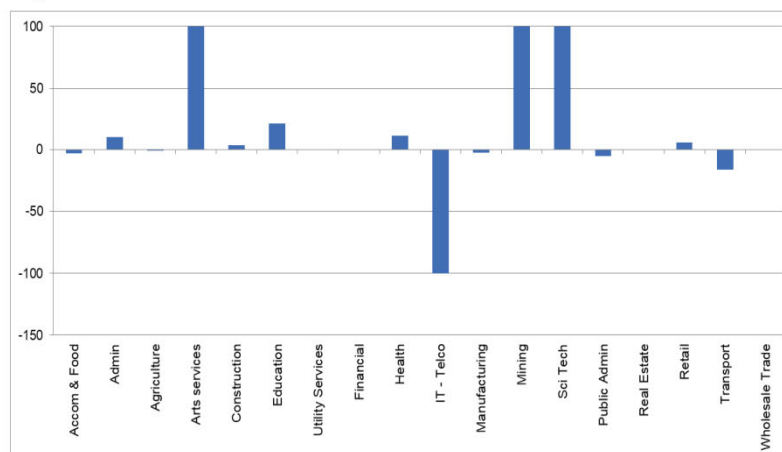


Figure 18: Average Annual Change (Industry of Employment) 2006-2016 (%) Inglewood



Pyramid Hill Urban Area

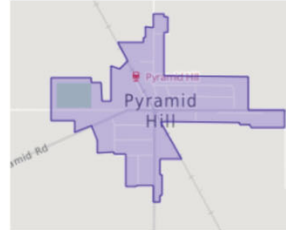


Figure 19: Population 1996-2016 Pyramid Hill

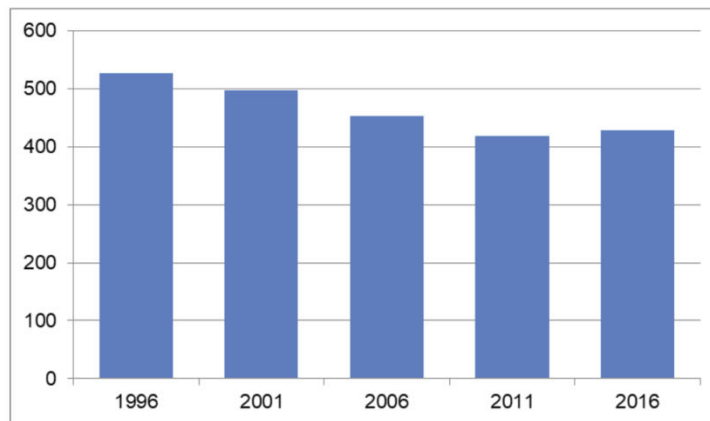


Figure 20: Average Annual Change (Age Groups) 2006-2016 -% 2016 Pyramid Hill

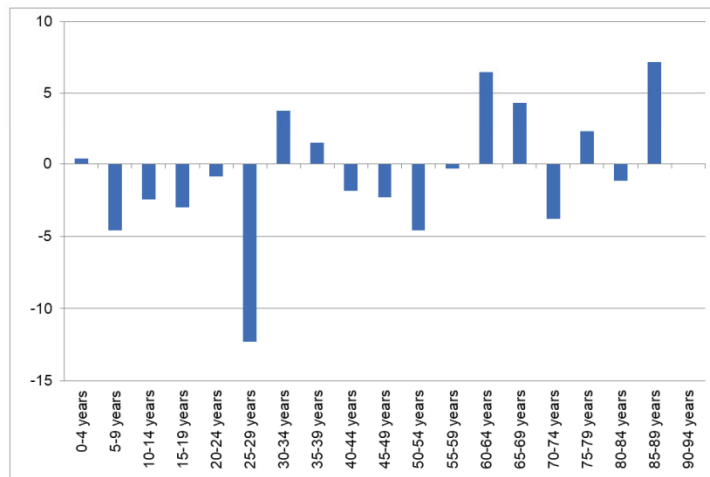


Figure 21: Household Type 2006-2017 -% of total household 2016 Pyramid Hill

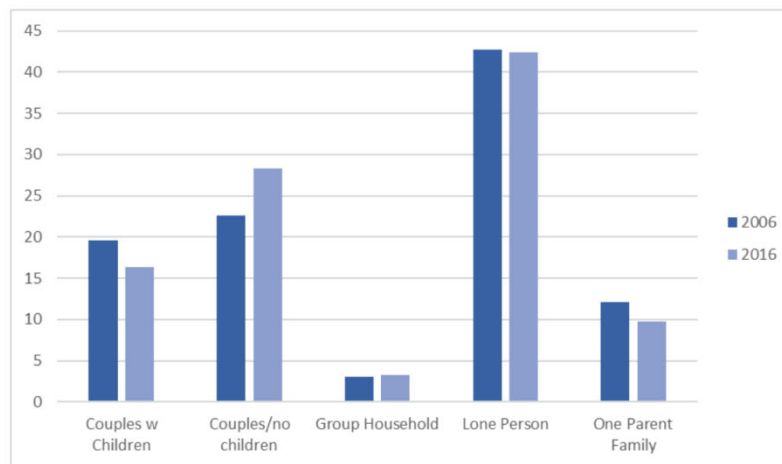
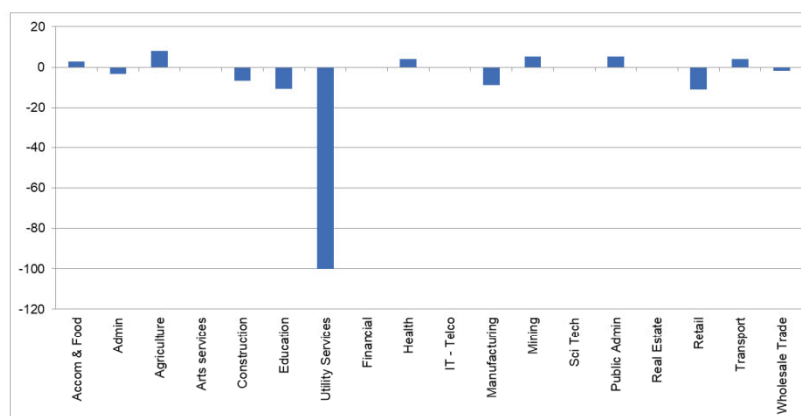


Figure 22: Average Annual Change (Industry of Employment) 2006-2016 (%) Pyramid Hill



Wedderburn Urban Area

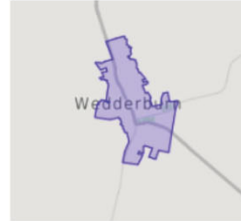


Figure 23: Population 1996-2016 Wedderburn

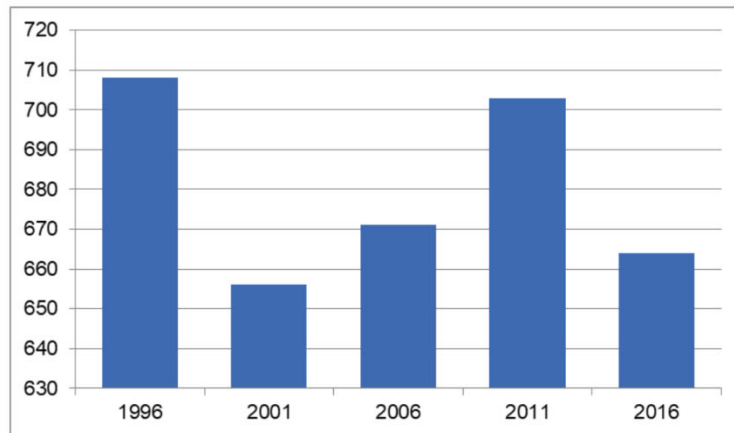


Figure 24: Average Annual Change (Age Groups) 2006-2016 -% 2016 Wedderburn

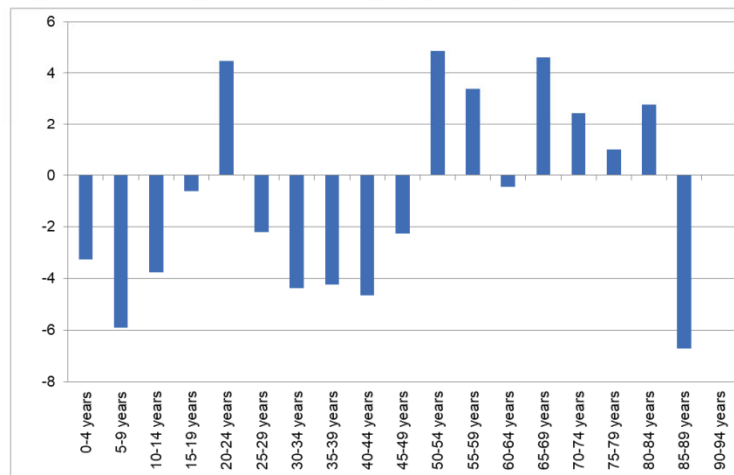


Figure 25: Household Type 2006-2017 -% of total household 2016 Wedderburn

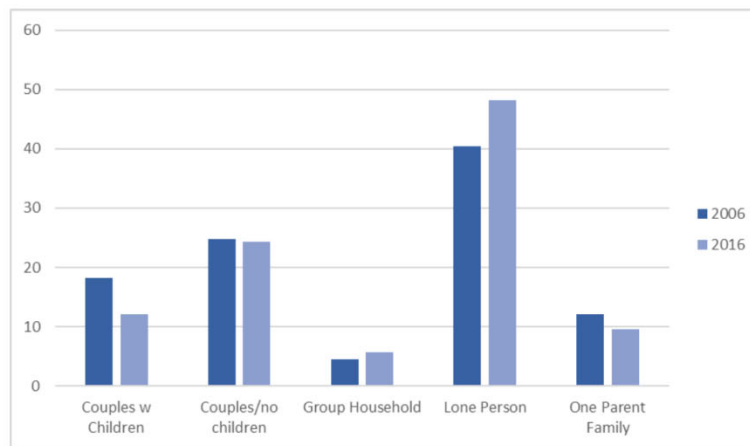
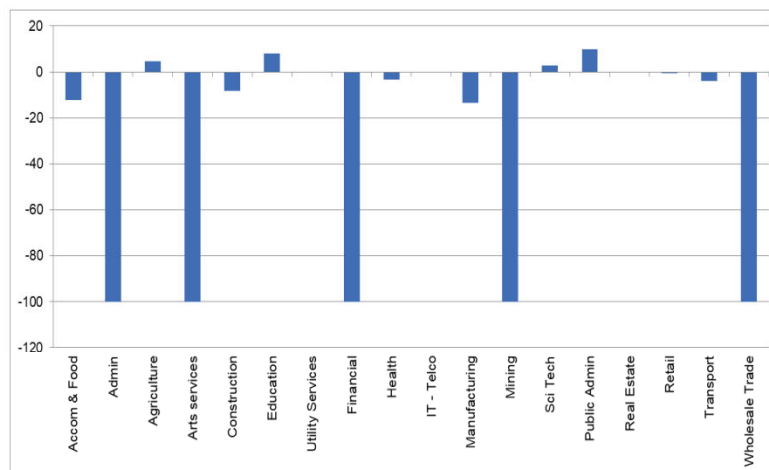


Figure 22: Average Annual Change (Industry of Employment) 2006-2016 (%) Wedderburn



APPENDIX 2: Streamlining for Growth

Loddon Shire Towns Housing and Public Realm Audit

Streamlining for Growth

Loddon Shire Towns Housing and Public Realm Audit



Prepared by Loddon Shire and La Trobe University

Funded by the Victorian Planning Authority



Loddon Shire – Streamlining for Growth Project

This report provides details of the results of a housing audit undertaken in Loddon Shire's 5 largest towns in 2017. It details the report objectives, the research approach and findings, including data tables and mapping.

Project Summary

The Loddon Streamlining for growth project was funded by the Victorian Planning Authority and involved an audit of housing and public realm in the five large urban centres in Loddon Shire. The project has been co-ordinated by Loddon Shire and undertaken by planning program staff and students at La Trobe University, Bendigo.

The project objectives were to provide an understanding of the housing mix, indicators of housing quality and scope for housing development and renewal in these towns, as well as mapping elements of the broader public realm to complement existing databases held by Loddon Shire on footpaths and similar public realm infrastructure. These objectives have arisen in response to a range of demographic and socio-economic trends apparent in Loddon's towns and the surrounding region, including:

- Long-term trends in population decline in most rural areas and urban centres in the Shire, although recent trends indicate a reversal in some areas
- Trends in household formation (typically the number of people in each residence) that result in continued, but often limited, demand for new housing
- Long-term trends in population ageing, driven both by a loss of younger populations, and inward migration of pre/post retiree cohorts
- Evidence of a limited breadth in the housing market in terms of tenure and type, with limited access to rental housing in some market segments and limited access to smaller housing forms in many areas
- A recognition of the tensions between new housing options within the existing urban centres and that in rural and semi-rural areas.

Consequently, in addition to existing data on population (including the recent release of detailed Census 2016 data) and information contained within planning and building registers, this research provides a basis for understanding both qualitative and quantitative features of the urban housing market in Loddon Shire.

Research Approach

Preliminary discussion with Loddon Shire and VPA staff allowed a deeper understanding of the knowledge gaps and housing issues in Loddon's towns. The research then involved three stages:

1. The development of a quantitative and qualitative data collection system to be used in field collection utilising licenced GISCloud software on portable devices (<http://www.giscloud.com>)
2. Field work conducted on 18-21 April 2017 with the recording of housing and public realm information in each of Boort, Bridgewater, Inglewood, Pyramid Hill and Wedderburn. The field work was conducted by small teams of La Trobe Planning students.
3. Desktop data consolidation, interrogation, mapping and analysis

Data was collected on-site for housing types and structure. Additional assessments of housing quality/maintenance materials and details of elements of the public realm, including footpaths were also undertaken. After mobile collection, these data were then collated and analysed using desktop GIS to provide summary data and a basis for analysis. Collectors were provided with a framework and existing categories for assessing vacant land (based on property and parcel mapping), housing type (specifically categorising free-standing single dwellings from others, the dominant external materials, and number of storeys) and issues of housing quality/maintenance. The field workers undertook a pilot collection in sample areas in Bendigo and Loddon prior to the final exercise to allow comparative assessment amongst the data collectors, and these were discussed with Council staff.

The final categorisation mentioned (quality) is clearly the most difficult to reconcile between collectors and the most value-based indicator collected. Overall, assessments related to issues of evident maintenance and investment (for example in renovations) as these offer some indication of housing

markets and preferences. It was not intended, nor particularly useful, that these data are to be used as an exploration of clusters of quality, or indeed to imply anything about the probity of householders, but rather to gauge, at a town level, levels of investment and reinvestment in housing, the age of housing stock age and the nature of housing markets. The data has not been presented in a detailed mapped form for these reasons.

Key Findings

- As anticipated, the vast majority of housing in Loddon Shire comprises single dwellings. Housing quality varies, and despite this being a relatively subjective measure, it is evident that there are large amounts of housing that have seen minimal investment over many years and, in some instances, have potential for renewal or removal.
- Vacant lots are evident in each town, but as in many smaller communities more distant from larger cities, development pressure is relatively low. Despite this each town showed some evidence of new housing investment in recent years. Existing vacant lots are estimated to offer opportunities for urban infill in the range of 200 to 300 new single dwellings and considerably more multi-unit developments.
- There is considerable supply of existing urban development opportunities on existing vacant lots, both smaller and larger, many located very centrally in Loddon's main towns
- A key interest of this research was to consider (and pre-empt) the demographic information emerging from the 2016 census (which was released progressively from June 2017), and specifically whether this housing mix is well matched to the age and household structure of the communities in Loddon Shire. Scope for increased diversity of housing forms, and issues of housing quality are both factors that are important in ageing communities, as are issues of the quality of the public realm.
- As anticipated, and reported in the accompanying population profile, the population is ageing, although population stability, and pockets of growth, rather than a generalised story of population decline, is evident. Providing a mix of urban housing opportunities is consistent with these population data.

Housing Type

Overall the predominance of single storey, stand-alone dwellings is evident. While this pattern of dwelling structure is typical in small towns across Victoria, it is clear that the household structures and age cohorts increasing dominant in Loddon (and other communities) less typically comprise 'family' households. Consequently, scope for housing choice, particularly for older people appears limited.

Dwelling Structure (%) and Total Assessed Dwellings

	Boort	Bridgewater	Inglewood	Pyramid Hill	Wedderburn	Total
Single Storey Dwelling	88.4	88.5	89.3	88.8	89.2	88.9
Double Storey Dwelling	2.3	1.6	0.9	6.7	0.8	2.0
Multi Units	1.0	0.0	0.0	0.0	0.8	0.5
Units	0.8	0.5	1.2	3.4	0.5	1.1
Vacant Block	5.1	7.8	5.8	1.1	2.6	4.5
Vacant Block with OutBuilding	2.3	1.6	2.7	0.0	6.2	3.1
Total (Number)	389	192	328	178	388	1475

Source: Direct Field Data Collection April-May 2017

The limited number of multi-unit dwellings were generally higher quality and newer than the general housing stock.

Vacant Urban Land

Vacant land was assessed in the field collection and reconciled with parcel and property data in VicMap (April 2017 release). **There are considerable areas of vacant land within each town.** Fully vacant land, and those with outbuildings only, comprise just under 10% in total. The distribution of vacant blocks is most evident (in scale and spatially) in Bridgewater and Wedderburn, although the scope for future urban development differs between these towns.

Vacant Parcels by Area (square metres)*

	Boort	Bridgewater	Inglewood	Pyramid Hill	Wedderburn	All Towns
<500 sq m	-	-	7	1	2	10
500-1000	10	3	5	4	13	35
1000-1500	7	7	3	10	4	31
1500-2000	2	2	3	6	2	15
2000+	3	5	12	9	19	48
Total (Number)	22	17	30	30	40	139

**note: these do not fully match field-collected Vacant (Block and Outbuilding) figures as some sit on multiple parcels (lots) without clear evidence on-ground. This is particularly the case on very small urban blocks which are fenced and managed as a single property.*

Potential urban infill development has been given a general desktop assessment based on field observations and matching cadastral data. While no attempt was undertaken to design future development sites, yields have been estimated based on 500 sq. metre increments (as displayed in the table). In all at least 45 sites have potential for single dwelling developments, or more as multi-unit sites, another 94 sites have potential for subdivision (at existing standards) with a yield of up to 300 urban development sites within the urban areas of these towns. The greatest potential yields are in Wedderburn, Pyramid Hill and Inglewood, with over 100 potential building lots in Wedderburn, and close to 75 in each of Pyramid Hill and Inglewood.

Housing Quality and Maintenance

As discussed, the evaluation of housing quality was undertaken with a specific view to recent investment and re-investment in housing stock. For example, new or recent builds, along with older housing newly and substantially renovated were highly classified. Overall assessed housing quality¹ differed between towns, with an overall assessment of 20% of the total housing described as 'Fair' or 'Poor'. Both of these classification suggest an under-investment in housing, in many cases over several years. In many cases they also indicated potential vacancy of an existing house, although the data collection method did not allow for verification of this.

Assessed Housing Quality (%) and Total Dwellings Assessed (Field Collection)

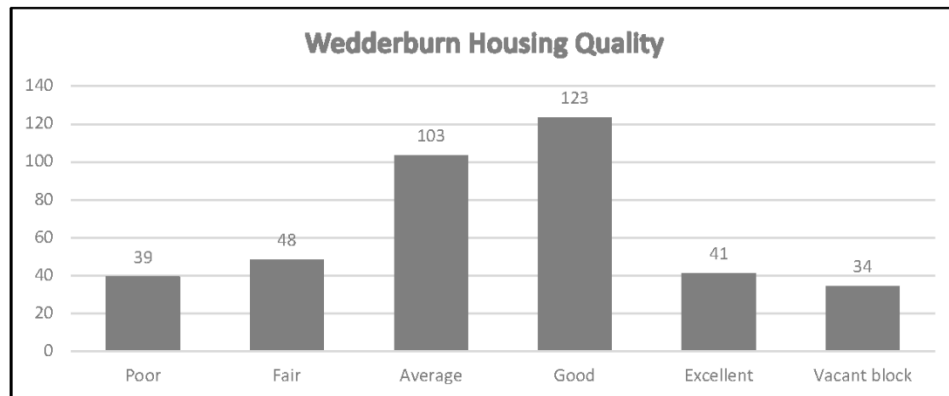
	Boort	Bridgewater	Inglewood	Pyramid Hill	Wedderburn	Total
Poor	4.1	8.3	9.8	1.1	10.1	7.1
Fair	11.6	16.1	12.8	14.6	12.4	13.0
Average	36.0	31.8	33.8	28.1	26.5	31.5
Good	33.4	26.6	28.0	39.3	31.7	31.6
Excellent	7.7	8.3	7.0	10.1	10.6	8.7
Vacant Block	7.2	8.9	8.5	6.7	8.8	8.1
Total (Number)	389	192	328	178	388	1475

¹ This is an evidently subjective assessment. The core aim was to consider the levels of required activity and maintenance to address issues of housing quality and management – specific regard was given to structural issues (albeit those observed from the street frontage) not simply those of a cosmetic nature. Over several decades, the nature of local property markets has actively mitigated against many of the re-investment drivers evident in larger, more buoyant, property markets and this assessment sought to collate this local feature.

There was variation in this indicator between the towns. Boort for example showed higher levels of 'average' to 'good' quality.



This differs somewhat to Wedderburn, shown below, where a similar mix of housing types (a predominance of single dwellings) revealed a larger proportion of housing assessed as lower quality including a larger number that appeared to be uninhabited (and uninhabitable?) dwellings.



Construction Material

While not a determining factor, the external construction materials were collated. The majority of housing was clad with timber weatherboards, followed by brick and a range of external materials on few dwellings.

Construction Materials (Observed External)

	Boort	Bridgewater	Inglewood	Pyramid Hill	Wedderburn	Total
Brick (Solid & Veneer)	147	45	95	56	131	474
Rendered	9	3	10	0	17	39
Weatherboard/Timber Clad	173	106	178	100	174	731
Weathertex/Fibre-Board	14	4	10	0	9	37
Metal Clad	19	10	4	0	7	40
Other	4	7	7	2	16	36

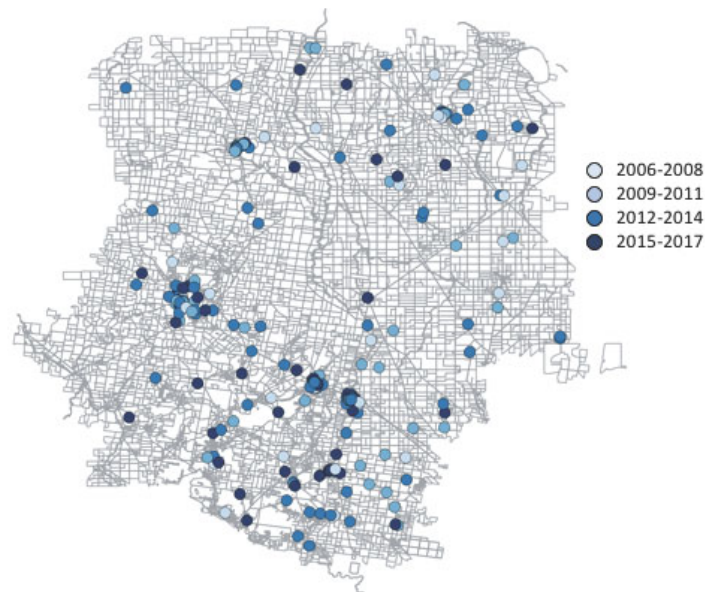
There was a limited relationship between weatherboard dwellings and poorer assessed dwelling quality, which may reflect issues of age and maintenance requirements of these houses.

Recent Building Activity

Supporting this research, a spatial analysis of building permits was undertaken. This was based on the building register as at November 2017. Only dwellings were included, and all efforts made to ensure that additions and renovations were not included inadvertently, although some earlier descriptions of works were ambiguous.

Overall, the data suggests strong clustering in the urban area, and that this clustering has become more apparent in the later years – since about 2011. This is borne out by the data collected in the field study, where data collectors noted a number of new dwellings in each town, including relatively new multi-unit developments. Clustering of more recent developments in the south of the shire is also evident.

Building Approvals (2006-2017)*



Building Approvals (Dwellings) 2006-2017*

	2006-2008	2009-2011	2012-2014	2015-2017	Total
Boort TZ	2	9	5	3	19
Bridgewater TZ	1	6	3	4	14
Bridgewater LDRZ				1	1
Inglewood TZ	4	2	10	11	27
Inglewood LDRZ			2	1	3
Inglewood RLZ		2		1	3
Pyramid Hill TZ	2	3		3	8
Wedderburn TZ	3	7	10	5	25
W'burn LDRZ					0
W'burn RLZ	2	5	7	7	21
Other TZ	4	2	5	5	16
Other RLZ	1		2		3
Rural Balance	20	37	60	44	57
Total	39	73	104	85	197

Note: these data are based on the Loddon Building Register. The reliability of the data should be understood with reference to issues of categorisation (for example occasional mis-categorisation of substantial renovations as 'new' builds, the use of property identification numbers that have changed due to re-subdivision). It is likely that the data presented represents a small over-count compared with actual new dwellings. Permits issued do not always result in completed dwellings.

Identified Access Issues in the Public Realm

A final component of the in-field spatial data collection exercise was the identification of evident accessibility issues in the public realm. While the data collection recognised the limited provision of infrastructure, such as paved footpaths, in Loddon's towns the collectors sought to identify specific pressure points and gaps. These were considered as addressing significant issues that may include low investment solutions. These include:

- Completion of kerb-crossings on existing paved footpath intersections
- Management of wide turning areas to allow safe crossing points on unpaved or ill-defined urban streets
- Tight and conflicting crossing 'choke-points' near culverts and open swale drains.

Examples of these are indicated in the maps included in Appendix 3 attached. In conjunction with existing LSC GIS these data can identify gaps in accessibility, particularly for local residents with lower mobility.

Conclusions: Implications for Housing and Planning Policy

The outcomes of this research indicate three key issues:

- There is a **lack of housing diversity** in Loddon's towns. The housing mix is almost entirely focussed on single unit dwellings. This mix does not reflect the mix of household composition in these towns, and does not provide potential for housing diversity and transition, particularly for an ageing population
- Housing quality is varied. In some towns there are considerable numbers, and clusters, of poorer quality housing. This reflects age (a strong relationship, although age was not specifically estimated), investment and maintenance in these towns. Anecdotal evidence suggests a **lack of housing options** to meet the range of potential residents, with a focus on affordability, rather than a clear spectrum of options, particularly in the rental market. The observed mix suggests confirmation of this. The assessed 'poor' standard dwellings should be considered (with due heritage and design consideration) as sites with potential for reinvestment in housing, including higher density development in central locations. This in turn creates amenity issues in the towns more broadly.
- There is a **significant supply of vacant land within the urban areas** of Loddon's towns. This also has implications for local urban amenity, and opportunities to direct urban development to focus on vacant urban sites within existing urban residential zones. This fieldwork exercise confirms previous assessments that used rates/property databases to determine vacancy and development trends. In all of the towns, scope exists for infill housing and, in many instances, this infill is in proximity to urban services. Additionally, scope for increased urban density is offered by both existing vacant sites and further development of sites with dwellings.

Appendices: Data Maps

The following set of maps show examples of each the collection datasets. These have been replicated for each town and are being compiled for presentation. The following maps include Vacant Land and highlighted Public Realm Issues.

Appendix I: Property Type (Including Vacant Sites)

Appendix II: Vacant Parcels and Township Zone

Map A2.1: Boort (Township Zone - Red; Vacant Parcels - Green)



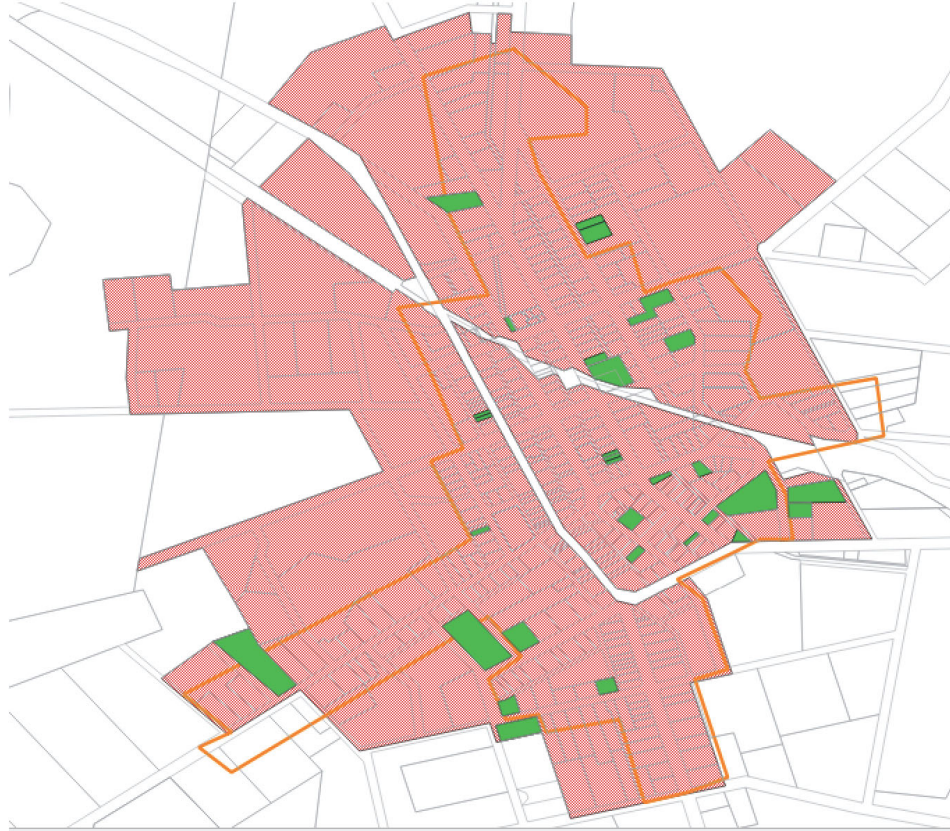
Note: Audit Project Boundary (Orange) focussed on existing urbanised areas, these do not fully match zoning, and in some instances large areas of vacant Township Zoned land fall outside the boundary, offering considerable potential for additional ready supply of future residential development

Map A2.2: Bridgewater (Township Zone - Red; Vacant Parcels - Green)



Note: Audit Project Boundary (Orange) focussed on existing urbanised areas, these do not fully match zoning, and in some instances large areas of vacant Township Zoned land fall outside the boundary, offering considerable potential for additional ready supply of future residential development

Map A2.3: Inglewood (Township Zone - Red; Vacant Parcels - Green)



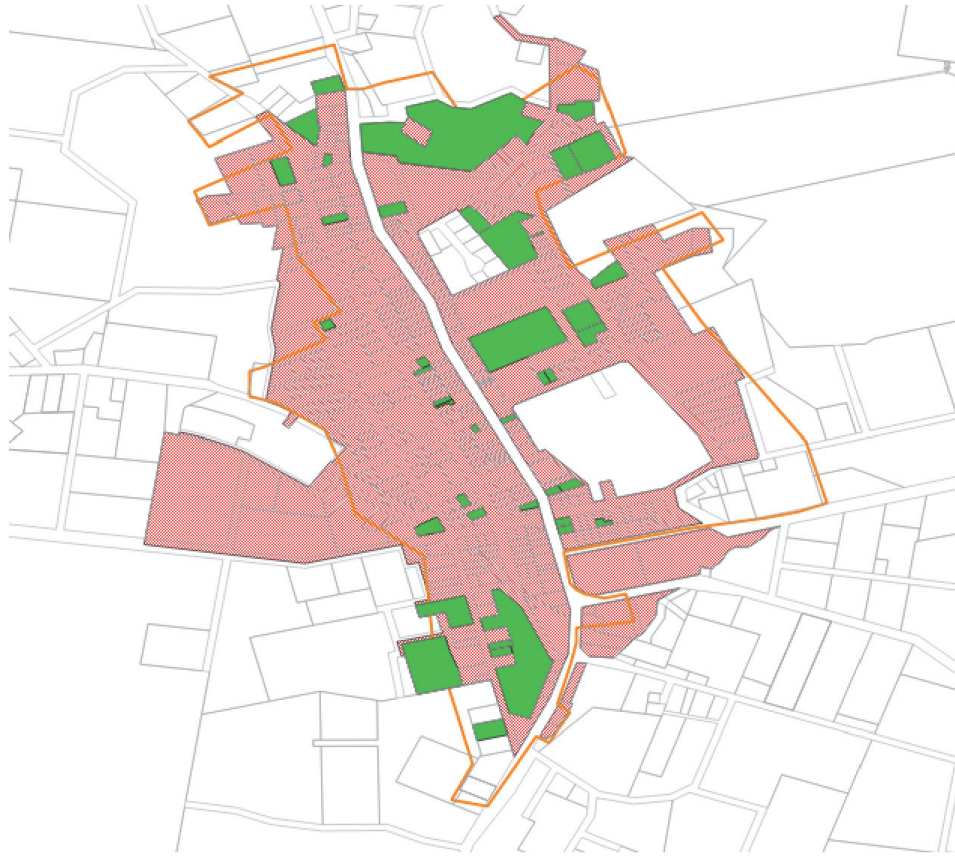
Note: Audit Project Boundary (Orange) focussed on existing urbanised areas, these do not fully match zoning, and in some instances large areas of vacant Township Zoned land fall outside the boundary, offering considerable potential for additional ready supply of future residential development

Map A2.4: Pyramid Hill (Township Zone - Red; Vacant Parcels - Green)



Note: Audit Project Boundary (Orange) focussed on existing urbanised areas, these do not fully match zoning, and in some instances large areas of vacant Township Zoned land fall outside the boundary, offering considerable potential for additional ready supply of future residential development

Map A2.5: Wedderburn (Township Zone - Red; Vacant Parcels - Green)



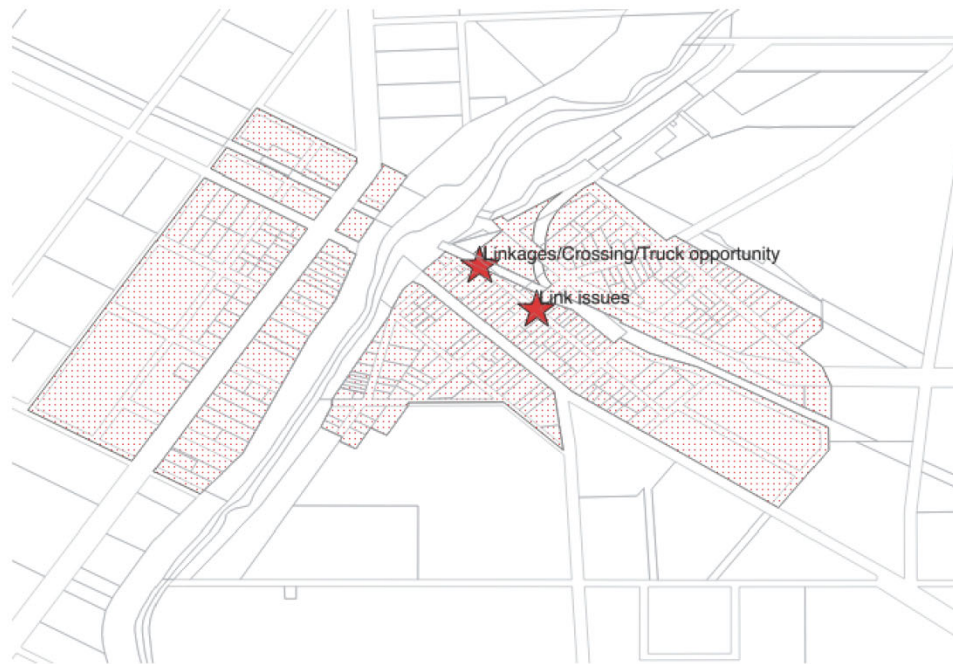
Note: Audit Project Boundary (Orange) focussed on existing urbanised areas, these do not fully match zoning, and in some instances large areas of vacant Township Zoned land fall outside the boundary, offering considerable potential for additional ready supply of future residential development

Appendix III: Identified Public Realm Accessibility Issues

Map A3.1: Boort (Red Star – Point Issues, Yellow Star – General Precinct Issue)



Map A3.2: Bridgewater (Red Star – Point Issues, Yellow Star – General Precinct Issue)



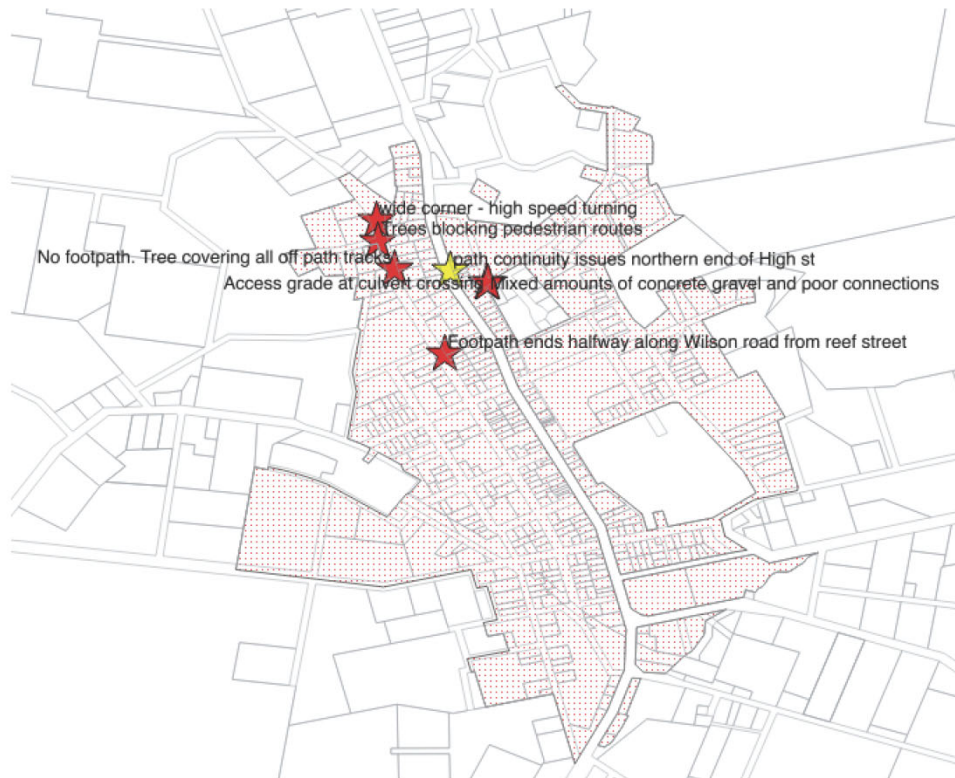
Map A3.3: Inglewood (Red Star – Point Issues, Yellow Star – General Precinct Issue)



Map A3.4: Pyramid Hill (Red Star – Point Issues, Yellow Star – General Precinct Issue)



Map A3.5: Wedderburn (Red Star – Point Issues, Yellow Star – General Precinct Issue)



APPENDIX 3: Community Consultation Summary

Settlement Strategy Community Consultation

Wedderburn (6)

Yes want sustainable growth

Amenity and presentation of town

Need employment to attract growth – significant industry eg. Prison

Restrictive covenants on Council land in Ridge St is discouraging growth

Need diversity of housing – in particular suited to the elderly and rural living

Need quality housing

Lack of rental

Nine Mile Rd – rezone to LDRZ

Lack of services limiting growth

Need more vibrancy (open shops) on High Street

Dingee – opportunity for growth (tiny houses)

Inglewood (3)

Yes support growth but retain heritage character

Use vacant Crown land in the urban area

Support infill

Smaller lots in the centre of town

Retain heritage feel/character of Kingower

Newbridge (6)

Newbridge – support growth but growth is limited by lack of infrastructure (water, sewer, telecommunications) and flooding.

Need to provide for town expansion to the west.

Need to open unused road reserves

Eddington – some residents support growth, some don't support growth, need to open up river access, majority of TZ land is held in one ownership – could the way its rated encourage this land to be made available.

Pyramid Hill (8)

Council should do more to support economic development, including employ Economic Development Officer with agricultural expertise, to encourage population growth.

Provide a tool kit for new residents

Growth experienced at the caravan park, need to upgrade bathroom facilities

Review flood mapping north of town

Clean out drains to minimise flood risk

Subdivision proposed south of town – never progressed

Growth opportunity to the west of town

Provide for industrial development

Assess ability of sewer and water supply to expand (Coliban Water)

Preserve amenity and views from the hill

Mop Tops opposite school are dying and still water in drains around school are mosquito risk

Boort (4)

Need to support economic development for growth. Protect and promote agricultural opportunities

Former primary school site is ideal for medium density / units

Need to expand caravan park

Growth opportunities north of town (move tip), and south of lake

Number of infill opportunities in town (including Crown land) and land opposite caravan park

New housing lots at Boort Park

Don't compromise expansion of McMillans Rd industrial estate with residential development

Serpentine (4)

Presentation of Industrial Estate on town entrance

Review flood controls

Support for growth to east of highway

Dingee – growth opportunity between town and recreation reserve

Bridgewater (3)-

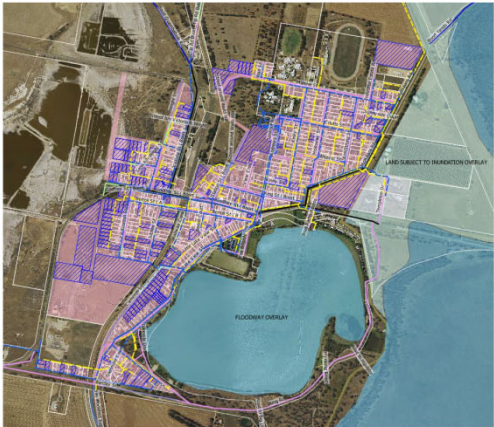
Support growth

Maintain character – not high density like Marong

APPENDIX 4: Township maps

Town	Boort
2016 Population (ABS Census)	749
Families	202
Dwellings	381
Average household size	2.1
Median age	56
Infrastructure	Water, sewer, power, supermarket, hall, hotel, sporting ground, pool, P12 School, kindergarten, hospital and aged care facility
Development activity	Building approval dwellings (2006-17) - 19
Vacant land supply	Township Zone 32.4ha 143lots
Potential dwelling yield (existing TZ zone)	200 + lots
Issues and constraints	Outward expansion limited by industrial uses on fringe of town, vacant land west of town unsuited to residential growth
Development opportunities	Former school site and "backpacker" site are growth opportunities, focus on Lake

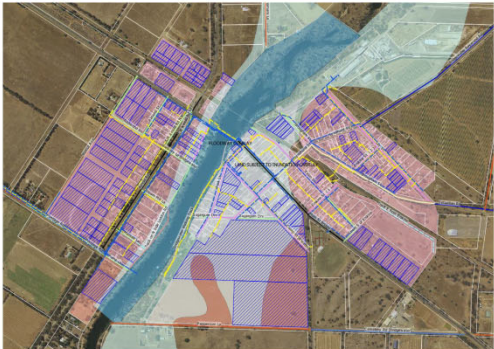
Boort



 Vacant lot

Town	Bridgewater
2016 Population (ABS Census)	326
Families	91
Dwellings	192
Average household size	2
Median age	53
Infrastructure	Water, sewer, power, hall, hotel, sporting ground, primary school
Development activity	Building approval dwellings (2006-17) - 14
Vacant land supply	Township Zone 31.4ha 123lots Low Density Residential Zone 25ha 4 lots
Potential dwelling yield (existing TZ zone)	200 + lots
Issues and constraints	Flooding, industrial activity

Bridgewater on Loddon



 Vacant lot

Dingee

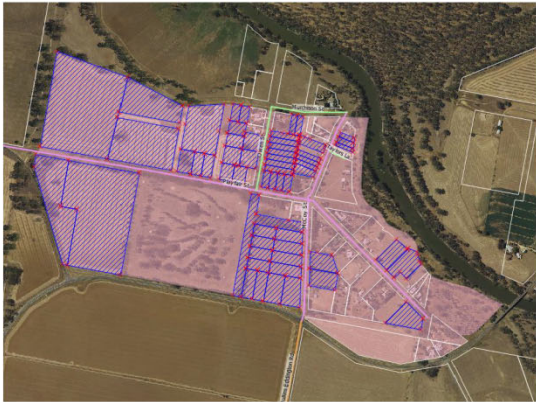
Town	Dingee
2016 Population (ABS Census)	206 (includes surrounding district)
Families	57
Dwellings	105
Average household size	2.4
Median age	45
Infrastructure	Hall, power, water, railway station, library, hotel, sporting grounds
Development activity	Nil
Vacant land supply	3.5ha
Potential new dwelling yield (existing TZ)	5
Issues and constraints	No sewer, land ownership
Development opportunities	Growth opportunities east of existing urban area (between town and sporting facilities)



 Vacant lot

Eddington

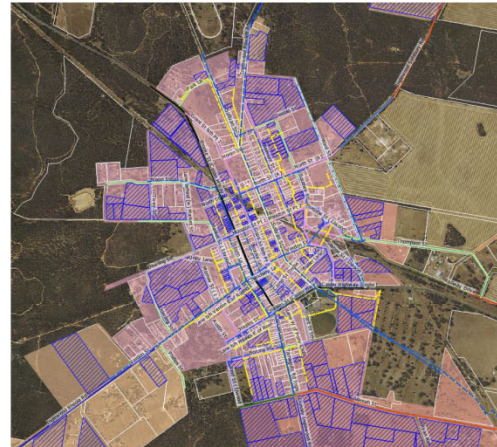
Town	Eddington
2016 Population (ABS Census)	96 (includes surrounding district)
Families	25
Dwellings	57
Average household size	2.4
Median age	49
Infrastructure	Hall, power
Development activity	Building approval dwelling (2011-17) - 1
Vacant land supply	40ha +
Potential new dwelling yield (existing TZ)	Existing lots – 20 + Further subdivision – 50 +
Issues and constraints	Lack of sewer, Laanecoorie catchment



 Vacant lot

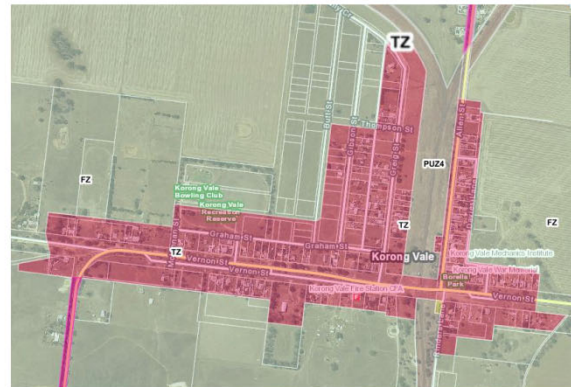
Inglewood

Town	Inglewood
2016 Population (ABS Census)	730 (immediate township area) 855 (town and surrounding area)
Families	170 (immediate township area) 201 (town and surrounding area)
Dwellings	371 (immediate township area) 440 (town and surrounding area)
Average household size	2
Median age	53
Infrastructure	Water, sewer, power, supermarket, hall, hotel, sporting ground, pool, 2 primary schools, Kindergarten, Neighbourhood House, Medical Centre, hospital and aged care facility
Development activity	Building approval dwellings (2006-17) - 27
Vacant land supply	Township Zone 54.3ha 158 lots Low Density Residential Zone 95.7ha 41lots Rural Living Zone 844.5ha 82lots
Potential dwelling yield (existing TZ zone)	200+ lots
Issues and constraints	Some lots too small to be developed, lack of all weather road in rural living area south of town, vacant crown land in towns,
Development opportunities	



Korong Vale

Town	Korong Vale
2016 Population (ABS Census)	168 (includes surrounding district)
Families	32
Dwellings	102
Average household size	1.9
Median age	58
Infrastructure	Hall, power, water
Development activity	Building approval dwelling (2011-17) - 1
Vacant land supply	5ha
Potential new dwelling yield (existing TZ)	Using existing lots - 10 Further subdivision - 15
Issues and constraints	No sewer



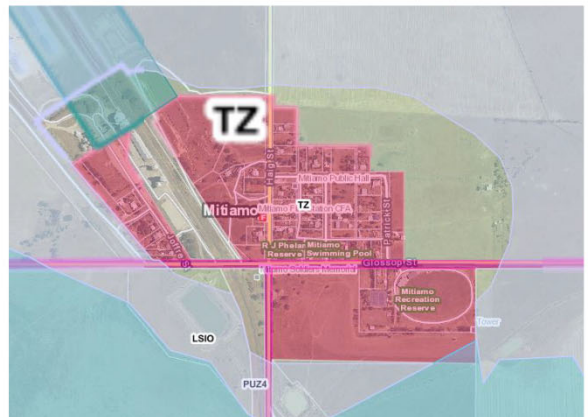
Laanecoorie

Town	Laanecoorie
2016 Population (ABS Census)	177 (includes surrounding district)
Families	41
Dwellings	102
Average household size	1.9
Median age	53
Infrastructure	Hall, power, water
Development activity	Building approval dwelling (2011-17) - 1
Vacant land supply	6ha
Potential new dwelling yield (existing TZ)	13
Issues and constraints	Flooding, no sewer
Development opportunities	Further subdivision of existing lots



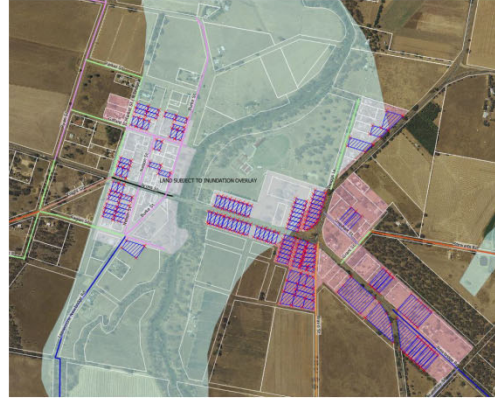
Mitiamo

Town	Mitiamo
2016 Population (ABS Census)	117 (includes surrounding district)
Families	32
Dwellings	51
Average household size	2.1
Median age	48
Infrastructure	Hall, power, water, pool, sporting facilities
Development activity	Building approval dwelling (2011-17) - 1
Vacant land supply	7ha
Issues and constraints	No sewer
Potential dwelling yield (existing TZ)	Existing lots - 2 Further subdivision - 15
Development opportunities	Large parcel available for subdivision adjacent to recreation reserve



Newbridge

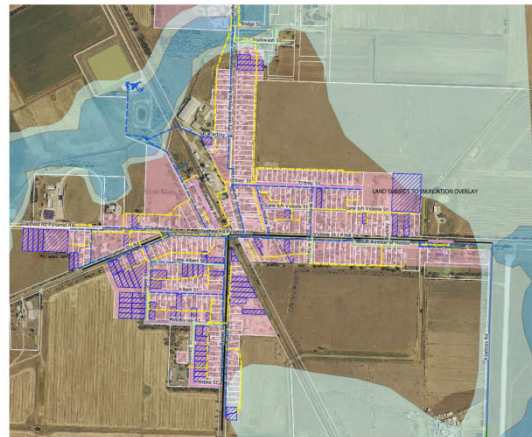
Town	Newbridge
2016 Population (ABS Census)	192 (includes surrounding district)
Families	48
Dwellings	106
Average household size	2.2
Median age	55
Infrastructure	Hall, power, hotel, sporting ground
Development activity	Building approval dwelling (2011-17) - 6
Vacant land supply	12ha (approx. 40 lots)
Potential dwelling yield (existing TZ zone)	20 (without sewer) 80 + (with sewer depending on further subdivision and proposed lot size)
Issues and constraints	No sewer or water, flooding
Development opportunities	Proximity to Bendigo, Loddon River Expansion of township to the west would provide for growth outside the flood zone if sewer/water could be provided



 Vacant lot

Pyramid Hill

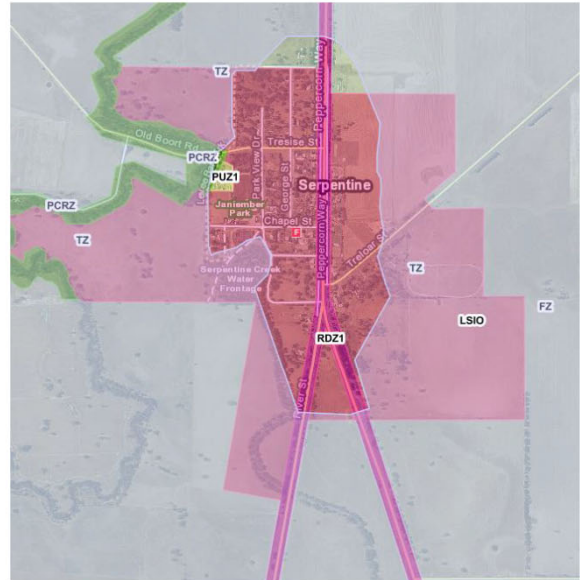
Town	Pyramid Hill
2016 Population (ABS Census)	430
Families	104
Dwellings	240
Average household size	2.1
Median age	48
Infrastructure	Water, sewer, power, hall, hotel, sporting ground, pool, P-10 school and Catholic primary school, kindergarten
Development activity	Building approval dwellings (2006-17) - 8
Vacant land supply	Township zone 9.1ha 71 lots
Potential dwelling yield (existing TZ zone)	80 (depending on lot size)
Issues and constraints	Maintain buffers to wastewater treatment plant, flooding



 Vacant lot

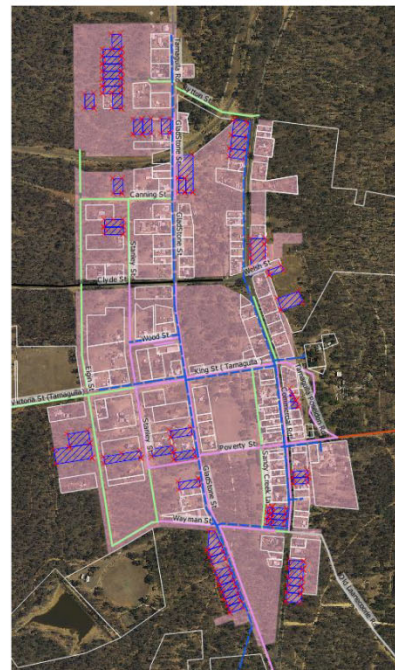
Serpentine

Town	Serpentine
2016 Population (ABS Census)	192 (includes surrounding district)
Families	47
Dwellings	95
Average household size	2.1
Median age	42
Infrastructure	Hall, power, water, Shire office, hotel, sporting grounds
Development activity	Building approval dwelling (2011-17) - 1
Vacant land supply	150ha
Issues and constraints	No sewer, flooding
Potential dwelling yield (existing TZ)	Existing lots – 7 Further subdivision – 30 (outside LSIO)
Development opportunities	Large parcels available for further subdivision



Tarnagulla

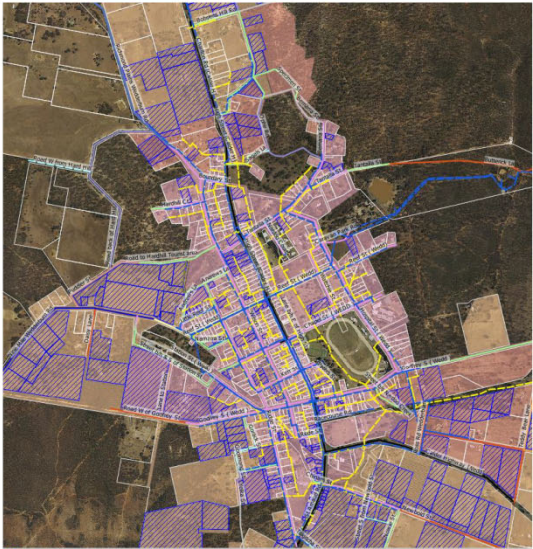
Town	Tarnagulla
2016 Population (ABS Census)	133 (includes surrounding district)
Families	37
Dwellings	112
Average household size	1.7
Median age	61
Infrastructure	Hall, power, water
Development activity	2 new dwellings approved 2011-17
Vacant land supply	4.5ha
Potential new dwelling yield (existing TZ)	6
Issues and constraints	No sewer, small lots, vegetation, Crown land, bushfire, heritage
Development opportunities	Limited to existing township lots where a number can be consolidated to achieve approximately 4 ha
Growth capacity	Growth is severely limited by surrounding State Forest and lack of sewer. Town character is defined by village feel



 Vacant lot

Wedderburn

Town	Wedderburn
2016 Population (ABS Census)	663 (immediate township area) 941 (town and surrounding area)
Families	139 (immediate township area) 215 (town and surrounding area)
Dwellings	434 (immediate township area) 634 (town and surrounding area)
Average household size	1.8
Median age	56
Infrastructure	Water, sewer, power, supermarket, hall, hotel, sporting ground, pool, P12 School, kindergarten, Neighbourhood House, Medical Centre
Development activity	Building approval dwellings (2006-17) - 25
Vacant land supply	27.5ha (110 lots) – Township Zone 20.5ha (25 lots) - Low Density Residential Zone 1110ha (265 lots) – Rural Living Zone
Potential dwelling yield (existing TZ zone)	200+ lots



Vacant lot