

# Moira Small Towns and Settlements Strategy Plan



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## 1 Introduction

### 1.1 Introduction

Managing future growth and development of settlements is a key strategy issue for the Moira Shire Council. The Council has undertaken strategy planning for the four major centres of Yarrawonga, Cobram, Numurkah and Nathalia, and has recently completed the Regional Rural Land Use Strategy (in conjunction with the Greater Shepparton City Council and Campaspe Shire Council). This Small Towns Strategy will set the overall direction for managing the sustainable development of the municipality's small towns and settlements. To complement this set of strategies, the Moira Shire Council will soon commence a review of their Rural Living Strategy (2004) to review future needs for this type of land use.

Spiire has been engaged by the Moira Shire Council to prepare this overarching Small Towns Settlement Strategy. Recognising physical and environmental constraints, community aspirations, government policy directions and key issues of land use planning, the Strategy presents a broad spatial strategy identifying recommendations for the future management of the small towns of the Moira Shire.

The Strategy is presented in two parts:

- **Context Report** – provides the contextual information regarding current status and influences on the settlements in the Shire
- **Strategy Report** (this document) – details the recommended strategy for managing the small towns and settlements of the Moira Shire. The direction is presented as a series of overall principles, and as social, economic and environmental objectives.

### 1.2 Settlement Vision

The need for sustainability, achieved through well informed and collaborative planning, has underpinned the vision for the small towns and settlements of the Moira Shire. Based on a consultative process the following vision has been developed.

***The small settlements of Moira will be cohesive, inclusive communities with individual identities. These proud communities will work pro-actively and collaboratively to plan for a viable and sustainable future.***

***They will be welcoming communities, integrating new residents, encouraging the participation of youth and embracing cultural diversity.***

***The environment and local history are recognised as community assets which should be protected and promoted for the future benefit of the communities and visitors.***

***The Moira Shire will have connected communities with the skills and resources to recognise, maintain and build upon their individual strengths and opportunities.***

## 1.3 Guiding Themes of Settlement Strategy

The State Planning Policy Framework seeks to ensure the objectives of planning in Victoria (as set out in Section 4 of the Planning and Environment Act 1987) are fostered through appropriate land use and development planning policies and practices which integrate relevant environmental, social and economic factors, in the interests of net community benefit and sustainable development.

The State Planning Policy Framework (SPPF) has provided critical guidance in the development of the Moira Small Towns Strategy, particularly in regard to creating sustainable communities.

Themes of sustainability are echoed through planning policy. Regional planning strategies and principles should develop regions and settlements which have a strong identity, are prosperous and are environmentally sustainable. In planning for urban settlements, the SPPF states planning authorities should ensure a sufficient supply of land is available for residential, commercial, retail, industrial, recreational, institutional and other community uses. (SPPF, Clause 11)

Networks of high-quality settlements should be delivered by:

- *Building on strengths and capabilities of each region across Victoria to respond sustainably to population growth and changing environments.*
- *Developing networks of settlements that will support resilient communities and the ability to adapt and change.*
- *Balancing strategic objectives to achieve improved land-use and development outcomes at a regional, catchment and local level.*
- *Preserving and protecting features of rural land and natural resources and features to enhance their contribution to settlements and landscapes.*
- *Encouraging an integrated planning response between settlements within regions and in adjoining regions and states.*
- *Providing for appropriately located supplies of residential, commercial, and industrial land across a region, sufficient to meet community needs.*
- *Improving connections to regional and metropolitan transport services and urban connectivity.*

(Clause 11.05-1)

Acknowledgement of the agricultural value of the land, particularly in regard to climate change implications will continue to increase in importance. Changing climatic conditions may result in transition of land uses and activities. Further associated issues include environmentally sustainable design, support for local products and produce and local service provision and the need to protect regionally significant natural assets of the Shire from inappropriate development.

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## 2 Key Principles

The Strategy is based upon the following principles. The principles have been derived from the contextual research and an appreciation of sustainable communities. These principles both drive the overall objectives and strategies, and provide direction to the strategies for individual towns.

### 2.1 Social and Settlement

Key principles in relation to Social and Settlement issues are:

- Draw clear and consistent distinctions between the role and function of settlements when considering decisions about future land use planning.
- Guide population and development to those settlements and locations where the capacity to accommodate growth can be most effectively met, i.e. where land has been committed and zoned for residential purposes.
- Guide population to settlements where a base framework of community services and facilities already exists.
- Ensure that the housing in small towns is responsive to the emerging need for a greater proportion of housing that suits single person and older households.
- Provide for diversity and choice in housing types.
- Settlements suitable for growth are defined by boundaries. Boundaries are longer-term techniques for containing housing and settlement growth.

### 2.2 Economic

Key principles in relation to Economic issues are:

- Steer growth to settlements which optimise use of existing utility services.
- Foster the economic base of the Shire, and provide for/encourage the protection and growth of employment in small towns.
- Facilitate appropriate economic development in areas of the Shire that have tourism, recreation or environmental attractions, including farming and rural living areas.
- Protect land used for agriculture activities which remains a significant land use and economic function in the Shire.
- Ensure sufficient business land is provided to allow towns to play an appropriate retail role as their population increases, providing employment and reducing escape expenditure.

### 2.3 Environment

Key principles in relation to Environment issues are:

- Guide population and development to settlements where existing environmental and cultural assets and rural landscapes will not be jeopardised.
- Provide protection to declared water supply catchments through guiding development to settlements where reticulated sewer systems are available.
- Provide for residential opportunities in settlements where there is limited threat to people and property through flood or fire.

## 2.4 Sustainable Communities

One of the key themes of this Strategy is the development of sustainable communities within the Moira Shire, giving regard to State Planning Policy direction. For the purposes of this Strategy, the following definition of 'sustainable communities' is appropriate:

*“Sustainable communities meet the diverse needs of existing and future residents, their children and other users, contribute to a high quality of life and provide opportunity and choice. They achieve this in ways that make effective use of natural resources, enhance the environment, promote social cohesion and inclusion and strengthen economic prosperity<sup>1</sup>”*

Small towns have an important contribution to make, and specifically to the Moira Shire and this Strategy, sustainable settlements are viewed in the following terms:

- An individual identity which is embraced by the local residents, who develop shared goals for the settlement.
- Build upon the strengths and opportunities available to each town in the areas of social, economic and environmental development.
- Provide convenient access to a broad range of services.
- Critical population and development mass to justify major capital investment in services such as utility infrastructure.
- Provide choice in a range of services and housing expectations; where possible, the towns provide employment opportunities.
- Work collaboratively to determine the most effective and beneficial targets for capital investment.
- Awareness of the need to protect productive and versatile rural land and environmental assets.
- Accommodate change within the towns without short or long term material impact on the environment.

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<sup>1</sup> Egan, J (2004) *“The Egan Review: Skills for Sustainable Communities”*  
<http://www.communities.gov.uk/publications/communities/eganreview>



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### 3 Settlement Hierarchy

This Strategy has reviewed 23 existing settlements ranging in size from Strathmerton, a town with a variety of services, to small localities, many of which comprise a scattering of houses in relatively isolated locations.

It recognised that there are other small settlements within the Moira Shire (i.e. Marungi, Youanmite and Bathumi) that have not been included within this Strategy. These localities have recently been reviewed through the preparation of restructure plans. Bathumi now forms part of the broader Yarrawonga Township.

In order to provide for the continuing sustainability of the communities in the Moira Shire, it is appropriate and necessary that some settlements be identified as being preferred locations for growth. The sustainable development principles of both the State Planning Policy Framework and this Strategy would not be satisfied by treating each settlement equally capable of growth. As such, and as discussed below, a hierarchy of settlements has been identified.

The *Victorian Coastal Strategy (2008)* presents a useful Settlement Role and Function framework to understand the role of settlements and categorise their capacity for growth. The categorisation distinguishes Regional Centres, Large District Towns, District Towns, Small Towns, Villages, Hamlets and Rural Districts/Localities. Indicative definitions for each of these settlement types are provided in Table 1 providing guidance on the most likely combination of population levels with service offering.

This Strategy has adopted and expanded this framework to apply to the 23 small towns and settlements in the Moira Shire. As such, the framework can be used to illustrate and compare the role of settlements in light of the services and infrastructure they offer. It is noted that as the focus of this Strategy is on small towns and settlements, the definitions of Regional Centres, Large District Towns and District Towns have not been included.

**Table 1: Settlement Hierarchy Definitions**

Hierarchy	Indicative Definition	Indicative Population	Utilities Connections	Services
<b>Small Town</b>	Population levels vary against general services but settlements of this type tend to exhibit diversity of demography. All are connected to reticulated water and sewer services. Settlements in this category usually have strong employment relationships with larger settlements nearby.	500 – 2,000	Reticulated Water, Sewer & Electricity	Post office / general store CFA Police Station Accommodation Primary School
<b>Village</b>	Villages have small population levels. Access to services such as a small primary school and a general store with postal facilities can be found in a small retail area. Connection to reticulated water and sewer connections vary.	200 - 500	Electricity & Possible Reticulated Water	Post office / general store CFA Accommodation Primary School
<b>Hamlet</b>	Low population levels within the settlement. Possible access to reticulated water with predominantly no connection to reticulated sewerage. No major services within settlement other than a possible CFA service and/or primary school.	100 - 200	Electricity & Possible Reticulated Water	CFA Accommodation
<b>Localities</b>	A locality comprises a cluster of housing located on smaller than average rural sized allotments within non-urban zones. Reticulated water and / or sewer are generally not available. Usually no services are located within the settlement.	<100	Electricity	Nil CFA (Potentially)

Source: Victorian Coastal Strategy (2008)

**Table 2: Existing Settlement Hierarchy for Moira Shire Small Towns and Settlements**

Small Towns	Villages	Hamlets	Localities
Katamatite, Strathmerton, Tungamah, Wunghnu	Barmah, Bundalong, Katunga, Waaia, Yarroweyah	Bearii, Invergordon, Koonoomoo, Picola, St James	Burramine, Kaarimba, Kotupna, Lake Rowan, Lower Moira, Naring, Muckatah, Wilby, Yalca North



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#### 4 Strategic Direction for Growth Capacity

With consideration of the key principles and the existing hierarchy and role of settlements as defined in previous sections, this Strategy extends the categorisation of settlement by growth capacity which has been based on the following criteria:

- **High Growth Capacity** – settlements (generally Small Towns or Villages) which have capacity for growth as sustainable communities supporting a range of services, and accommodating higher demand for development within and (in some cases) beyond existing zoned land.
- **Moderate Growth Capacity** – settlements (generally Small Towns or Villages) in which growth potential is not as high due to the opportunities and constraints presented, such as environmental constraints.
- **Low Growth Capacity** – settlements (generally Villages or Hamlets) which may have occasional opportunities for development, but will essentially retain the existing role, size, services and character.
- **Constrained Growth** – settlements (generally Hamlets or Localities) where growth is not encouraged because the capability to perform the role of sustainable communities is limited.

Growth in smaller settlements is expected to be limited to infill, consistent with existing zonings (Table 3). Generally speaking, the absence of sewer services means substantial growth in these settlements is inappropriate. Other infrastructure is also typically limited.

It is recommended a precautionary position is taken towards encouraging substantial further growth in smaller settlements of the Shire as they do not meet many of the requirements of a sustainable community. Under State policy it is preferable to instead consolidate growth around existing settlements strategically identified as having capacity to cope with additional population growth in a sustainable manner.

These strategic directions for growth capacity are now explored and developed in more detail in the following recommendations for each settlement.

**Table 3: Summary of Settlement Role and Growth Capacity**

Settlement	Role				Growth Capacity				Zoning/Land Supply (existing)		
	Small Town	Village	Hamlet	Locality	High	Moderate	Low	Constrained	Township	Rural Living	Farming
Barmah									14 lots*	8 lots*	
Bearii											
Bundalong									115 lots** & 8ha	21 lots**	
Burramine											
Invergordon											
Kaarimba											
Katamatite									30ha***		
Katunga									15ha***		
Kotupna											
Koonoomoo											
Lake Rowan											
Lower Moira											
Muckatah											
Naring											
Picola									14ha***		
St James									4 lots**		
									40 lots & 44ha		15ha
Tungamah									40 lots & 6ha		
Waaia									50 lots**** & 13.5ha		
Wilby									35 lots**		
Wunghnu											
Yalca North											
Yarroweyah											

\* Vacant lots partly located outside of the Floodway Overlay

\*\* Potential for further subdivision

\*\*\* Includes infill land

\*\*\*\* Some lots contained within subdivisions that have not been constructed (many being crown allotments)

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**5 Individual Settlement Strategies**

Each settlement has been appraised against a consistent framework of considerations. Recommendations for the future role of the settlement, the intended outcomes for the settlement, and implications for land provision are outlined on the following pages.

<b>Settlement</b>		<b>Barmah</b>
<b>Role</b>	– Village	
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– Population of 181 (<i>2011 Census of Population and Housing</i>)</li> <li>– 28 kilometres north west of Nathalia</li> <li>– Located on the Murray River and Barmah National Park RAMSAR Wetlands</li> <li>– Highly flood prone</li> <li>– Home to the Dharnya Cultural Centre</li> <li>– Local tourism based businesses</li> <li>– Large number holiday home owners</li> </ul>	
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– Reticulated water (limited capacity)</li> <li>– No sewerage service</li> <li>– Post office/General store</li> <li>– Pre-school</li> </ul>	<ul style="list-style-type: none"> <li>– Community hall</li> <li>– CFA</li> <li>– Hotel Motel</li> <li>– Caravan parks &amp; camping grounds</li> </ul>
<b>Policy/Strategy References</b>	– Settlement Strategy in Clause 21.04-4	
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Low number of dwelling approvals issued in recent years (33 approvals 1998 – 2012, or 2.2 approvals pa)</li> <li>– There are approximately 20 existing lots within the Township and Rural Living Zones that can cater for demand</li> <li>– There is some potential for re-subdivision within the town</li> </ul>	
<b>Development Opportunities</b>	– Potential for residential development to the south east of the town centre (land will need to be rezoned, subject to flood investigations, land capability assessment, supply/demand analysis and the like).	
<b>Development Constraints</b>	– A large portion of the town is flood affected, and therefore the opportunity for development is limited	
<b>Growth Capacity</b>	– Low, primarily due to flood constraints	
<b>Expected Outcomes</b>	– Negligible change	
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Identify an area that has potential to accommodate dwellings at higher densities than the current Rural Living Zone allows</li> </ul>	
<b>Justification</b>	<ul style="list-style-type: none"> <li>– Settlement Boundary to include land within the Township and Rural Living Zones as it is considered that there is sufficient supply to cater for anticipated growth of approximately 33 dwellings (2.2 dwellings pa for 15 years).</li> <li>– The area identified for potential development is to the south east of the town centre. This land is less flood affected, being within the Land Subject to Inundation Overlay rather than the Rural Floodway Overlay. The land could be rezoned to Township Zone, subject to flood investigations, land capability assessment, supply/demand analysis, etc. and tested against the relevant Rural Residential Development Practice Note if rezoned to the Low Density Residential or Rural Living Zone.</li> </ul>	

<b>Settlement</b>	<b>Bearii</b>
<b>Role</b>	<ul style="list-style-type: none"> <li>– Hamlet</li> </ul>
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– Population of 136 (<i>2011 Census of Population and Housing</i>)</li> <li>– 30 kilometres west of Cobram</li> <li>– Proximity to Ulupna Island &amp; Murray River</li> <li>– Mixture of temporary and permanent dwelling types</li> <li>– Holiday makers/campers visiting Murray River</li> </ul>
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– No reticulated water and sewerage systems</li> <li>– Community hall</li> </ul>
<b>Policy/Strategy References</b>	<ul style="list-style-type: none"> <li>– Nil</li> </ul>
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Low number of dwelling approvals issued in recent years (21 approvals 1998 – 2012, or 1.4 approvals pa)</li> <li>– Adequate number of vacant allotments to cater for current demand</li> <li>– There is potential for re-subdivision within the settlement</li> </ul>
<b>Development Opportunities</b>	<ul style="list-style-type: none"> <li>– Retain/maintain the existing role, size and character</li> <li>– May be some scope to develop tourism services (e.g. Murray River / Ulupna Island tours)</li> <li>– Possible Home Businesses or all non-rural based commercial/industrial activities.</li> </ul>
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– Relatively isolated community without services or public transport</li> <li>– Limited foundation of services on which to base growth</li> <li>– Currently within the Farming Zone</li> <li>– Flood affected areas limiting growth to north and west</li> </ul>
<b>Growth Capacity</b>	<ul style="list-style-type: none"> <li>– Low</li> </ul>
<b>Expected Outcomes</b>	<ul style="list-style-type: none"> <li>– Negligible change</li> </ul>
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Rezone the smaller allotments to the east to the Township Zone</li> <li>– Rezone the larger allotments to the west to the Rural Living Zone</li> </ul>
<b>Justification</b>	<ul style="list-style-type: none"> <li>– The Settlement Boundary will generally follow the areas to be rezoned to Township and Rural Living Zones, as it is within these areas that future ‘urban’ development should be encouraged.</li> <li>– The area to be rezoned to Township Zone generally comprises the smaller allotments/closer settlement area which has formed around a grid road layout. This area is mostly unaffected by flooding.</li> <li>– The area to be rezoned to Rural Living Zone is to the west of the smaller allotments, and comprises larger allotments fronting Mannions Road. Generally, these are occupied by a dwelling, some also with an agricultural/rural land use. The rezoning reflects existing conditions, and the further subdivision of these lots should be discouraged given their existing size and in some cases, the application of the Rural Flood Overlay.</li> <li>– Further, it is considered that the current application of the Farming Zone to these areas is inappropriate given the subdivision pattern and pre dominantly residential land uses.</li> </ul>

Settlement	Bundalong
<b>Role</b>	– Village
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– Population of 336 (<i>2011 Census of Population and Housing</i>)</li> <li>– 15 kilometres east of Yarrowonga</li> <li>– Located adjacent to Ovens River</li> <li>– Significant tourist destination with many dwellings being used as holiday homes</li> <li>– Fastest growing small town in the Moira Shire</li> <li>– Previously adopted Bundalong Strategy encouraged expansion</li> </ul>
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– Reticulated water - limited capacity (North East Water providing for increase supply)</li> <li>– Reticulated sewerage (lagoon based treatment system)</li> <li>– Post office/General store</li> <li>– Tavern</li> <li>– Caravan park</li> <li>– Community hall</li> <li>– Public tennis court</li> <li>– Two public boat ramps</li> </ul>
<b>Policy/Strategy References</b>	– Settlement Strategy in Clause 21.04-4
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Highest number of dwelling approvals issued in recent years (170 approvals 1998 – 2012, or 11.3 approvals pa)</li> <li>– Based on current take up rates, there is approximately 25 years supply of zoned land.</li> <li>– In the existing Township Zone there is approx. 115 lots (some with subdivision potential) and 8 hectares of unsubdivided land, and in the existing Low Density Residential Zone there is approx. 20 lots (some with subdivision potential).</li> <li>– Anecdotal evidence suggests that demand will significantly increase when North East Water has upgraded the reticulated water system.</li> </ul>
<b>Development Opportunities</b>	<ul style="list-style-type: none"> <li>– Short to medium term development opportunities are for the subdivision of land currently zoned either Township or Low Density Residential and rezoning of land to the west that is considered of a size that can generally not be productively farmed and has frontage to the River.</li> <li>– There is longer term potential for residential development to continue south from existing development, between the highway and the Ovens River.</li> <li>– There is also longer term potential for residential development west of the town, between the river and the highway, potentially for conventional subdivision to maximise proximity to the river.</li> <li>– There is potential for an activity hub/centre adjacent to the General Store and within close proximity to the Tavern and caravan park.</li> </ul>
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– Large supply of zoned land.</li> <li>– Currently constrained by limited capacity of reticulated water supply, however North East Water is currently working on the designs to upgrade the system to increase capacity.</li> </ul>
<b>Growth Capacity</b>	– Moderate to high, depending on provision of improved reticulated water supply and of retail/tourism/community services
<b>Expected Outcomes</b>	– Future growth expected, potentially at higher rates than current experiencing
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary.</li> <li>– Rezone the Bundalong Tavern, Caravan Park and General Store to Township Zone.</li> <li>– Investigate the environmental values of the 'Horseshoe Lagoon' to the south west of the town to determine if any additional overlays are required to be applied.</li> </ul>

	<ul style="list-style-type: none"> <li>- Encourage the consolidation of a number of lots generally to the south and west of the Murray Valley Highway.</li> <li>- Rezone land to the west to Low Density Residential Zone.</li> <li>- Identify land for future growth to the south of the township.</li> <li>- Recognise existing developed subdivision to the south of the town by rezoning to Low Density Residential Zone.</li> </ul>
<p><b>Justification</b></p>	<ul style="list-style-type: none"> <li>- The Settlement Boundary has been defined to include current and potential future settlement areas. Bundalong is the fastest growing small town within the Moira Shire, and whilst there is sufficient land to cater for the short to medium term growth, given expected growth rates, it is considered prudent to identify a settlement area that can accommodate future needs.</li> <li>- The Bundalong Tavern and adjoining caravan park and the General Store would be more appropriately zoned Township. The current Farming Zone and Low Density Residential Zone do not reflect these existing uses.</li> <li>- The 'Horseshoe Lagoon' has been identified in the Bundalong Strategy as having environmental significance and flood affected. It is considered investigations should be undertaken to determine if additional overlay/s are required to protect and give effect to its significance.</li> <li>- Land proposed to be encouraged for consolidation appears to be mostly used for farming in larger holdings. It comprises a number of small titles which appear to be the original Crown town settlement subdivision. It is also noted that some of this land is within the Rural Floodway Overlay.</li> <li>- As stated previously there is sufficient zoned land in Bundalong to cater for expected growth over the next 20-30 years. It is proposed to rezone land to Low Density Residential Zone that has been predominantly developed as low density residential and land with frontage to Ovens River and of a size that is unlikely to be productively used for agricultural. Furthermore, if North East Water upgrades services it is likely the demand will significantly increase. However, it is considered appropriate to apply a Development Plan Overlay on land than can reasonably be expected to be used and developed for residential or town purposes in the future. The Development Plan Overlay can ensure that land is released in a logical manner, that subdivision patterns and lot sizes are appropriate and that the future residential development areas are connected and integrated.</li> </ul>



<b>Settlement</b>	<b>Burramine</b>
<b>Role</b>	– Locality
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– 12 kilometres west of Yarrawonga</li> <li>– Farming area</li> <li>– Murray Valley Highway traverses the area</li> <li>– Burramine historical homestead</li> </ul>
<b>Existing Infrastructure</b>	– No reticulated water supply or sewer
<b>Policy Strategy References</b>	– Land adjacent to Lake Mulwala is proposed to be rezoned to the Rural Activity Zone through Amendment 51.
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– None, other than that associated with agriculture activities.</li> <li>– Small area of LDRZ previously subdivided.</li> </ul>
<b>Development Opportunities</b>	– To retain its current role and character as a locality.
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– No reticulated potable water supply or sewer.</li> <li>– No foundation of services on which to base growth.</li> <li>– Limited subdivision/development options due to the Farming Zone and dominance of agricultural activities in the area</li> <li>– Limited opportunities for further subdivision of LDRZ land.</li> </ul>
<b>Growth Capacity</b>	– Constrained
<b>Expected Outcomes</b>	– Negligible change
<b>Recommendations</b>	– No changes recommended
<b>Justification</b>	– Burramine is a farming area and should be retained as such. Development applications should continue to be assessed against the provisions of the Farming Zone.

<b>Settlement</b>	<b>Invergordon</b>
<b>Role</b>	– Hamlet
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– 18 kilometres south east of Numurkah</li> <li>– Primary School servicing the surrounding area</li> </ul>
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– No reticulated water supply or sewer</li> <li>– Recreation reserve with tennis courts</li> <li>– Community hall</li> <li>– Primary school</li> </ul>
<b>Policy Strategy References</b>	– Nil
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Little demand evident</li> <li>– A number of vacant allotments</li> </ul>
<b>Development Opportunities</b>	– There are some vacant lots and lots with subdivision potential to cater for growth
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– No foundation of services on which to base growth</li> <li>– No reticulated potable water supply or sewer</li> <li>– Currently within the Farming Zone</li> </ul>
<b>Growth Capacity</b>	– Low
<b>Expected Outcomes</b>	– Negligible change
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Rezone an area of smaller allotments to Township Zone</li> <li>– Rezone the primary school to Public Use Zone 2 (Education)</li> <li>– Rezone the recreation reserve to Public Park and Recreation Zone</li> </ul>
<b>Justification</b>	<ul style="list-style-type: none"> <li>– The Settlement Boundary will generally follow the area to be rezoned to Township and Public Park and Recreation, as it is within this area that future ‘urban’ development should be encouraged.</li> <li>– An existing industry/commercial operation on Centre Road, south of the recreation reserve has been included in the Settlement Boundary but retained in the Farming Zone. Subject to further investigations into the nature of this operation it may be appropriate to also include it in the Township Zone.</li> <li>– The area to be rezoned to Township Zone generally comprises the smaller allotments/closer settlement area which has formed around a grid road layout.</li> <li>– It is recommended to rezone both the primary school and the recreation reserve to more appropriate zones which better reflect their activities and purposes than the current Farming Zone.</li> </ul>

<b>Settlement</b>	<b>Kaarimba (including South Waaia)</b>
<b>Role</b>	– Locality
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– 14 kilometres south east of Nathalia</li> <li>– Farming area</li> <li>– Old Crown township adjacent to the Broken Creek with lots generally undeveloped</li> </ul>
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– No reticulated water supply or sewer</li> <li>– CFA</li> <li>– Community hall</li> </ul>
<b>Policy Strategy References</b>	– Nil
<b>Residential Demand/Supply</b>	– Little demand evident
<b>Development Opportunities</b>	<ul style="list-style-type: none"> <li>– To limit growth to retain its current role and character as a locality</li> <li>– Encourage agricultural activity</li> </ul>
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– No reticulated potable water supply or sewer.</li> <li>– No foundation of services on which to base growth.</li> <li>– Limited subdivision/development options due to the Farming Zone, dominance of agricultural activities in the area and flood impact.</li> </ul>
<b>Growth Capacity</b>	– Constrained
<b>Expected Outcomes</b>	– Negligible change
<b>Recommendations</b>	– Rezone the Community hall to Public Use Zone 6.
<b>Justification</b>	<ul style="list-style-type: none"> <li>– The hall is within Council ownership therefore should be rezoned to a Public Use Zone</li> <li>– Kaarimba is a farming area and should be retained as such. Development applications should continue to be assessed against the provisions of the Farming Zone.</li> </ul>

<b>Settlement</b>		<b>Katamatite</b>
<b>Role</b>	– Small Town	
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– Population of 232 (<i>2011 Census of Population and Housing</i>)</li> <li>– 24 kilometres east of Numurkah</li> <li>– Located on the Boosey Creek</li> <li>– Nearby to the Broken-Boosey State Park</li> <li>– Heritage buildings</li> </ul>	
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– Reticulated water – limited capacity</li> <li>– No reticulated sewerage</li> <li>– Post office/general store</li> <li>– Police station</li> <li>– CFA</li> <li>– Petrol station</li> <li>– Hotel</li> </ul>	<ul style="list-style-type: none"> <li>– Bakery and other assorted retail outlets</li> <li>– Pre-school</li> <li>– Primary School</li> <li>– Maternal/Child Health Centre</li> <li>– Recreation reserve and playgrounds</li> <li>– Horse trotting/training track</li> </ul>
<b>Policy Strategy References</b>	– Settlement Strategy in Clause 21.04-4	
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Medium number of dwelling approvals issued in recent years (43 approvals 1998 – 2012, or 2.9 approvals pa)</li> <li>– Approximately 30 hectares of land within the Township Zone that has residential development potential</li> <li>– Adequate number of vacant allotments to cater for current demand</li> <li>– There is potential for re-subdivision within the settlement</li> </ul>	
<b>Development Opportunities</b>	– Vacant zoned allotments available for development	
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– Flood affected land adjacent to the creek</li> <li>– No reticulated sewerage</li> </ul>	
<b>Growth Capacity</b>	– Moderate growth expected	
<b>Expected Outcomes</b>	– Negligible change, growth expected to be accommodated through infill development	
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Rezone the primary school to Public Use Zone 2 (Education)</li> <li>– Rezone recreation reserve to Public Park and Recreation Zone</li> <li>– Rezone trotting track to south east of the town to Public Park and Recreation Zone</li> <li>– Encourage the consolidation of a number of lots generally to the south east of the main town area</li> </ul>	
<b>Justification</b>	<ul style="list-style-type: none"> <li>– The Settlement Boundary has been defined around the existing Township Zone land. There is adequate land to cater for expected growth (approximately 44 lots over the next 15 years) and it is within this area that ‘urban’ development should be encouraged.</li> <li>– It is recommended to rezone both the primary school, the recreation reserve and the trotting track to more appropriate zones which better reflect their activities and purposes than their current zones.</li> <li>– Land proposed to be encouraged for consolidation appears to be mostly used for farming in larger holdings. It comprises a number of small titles which appear to be the</li> </ul>	

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original Crown town settlement subdivision. It is also noted that much of this area is within the Rural Floodway Overlay and cannot be further subdivided.

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Settlement	Katunga
<b>Role</b>	– Village
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– 10 kilometres north of Numurkah</li> <li>– Stable ground water supply from deep bore</li> <li>– New classrooms recently constructed at the primary school</li> </ul>
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– Reticulated water (ground water supply)</li> <li>– Reticulated gas</li> <li>– No reticulated sewerage</li> <li>– Post office/general store</li> <li>– CFA</li> <li>– Hotel</li> <li>– Rural supply stores</li> <li>– Primary School</li> <li>– Recreation reserve and playgrounds</li> <li>– Rural Industries such as Katunga Fresh</li> </ul>
<b>Policy Strategy References</b>	– Settlement Strategy in Clause 21.04-4
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Medium number of dwelling approvals issued in recent years (45 approvals 1998 – 2012, or 3 approvals pa)</li> <li>– Approximately 15 hectares of land within the Township Zone that has residential development potential</li> <li>– Adequate number of vacant allotments to cater for current demand</li> <li>– There is potential for re-subdivision within the settlement</li> </ul>
<b>Development Opportunities</b>	– Vacant land available for development (Township Zone)
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– No reticulated sewerage in Katunga</li> <li>– Active farming operations adjacent to town boundaries</li> </ul>
<b>Growth Capacity</b>	– Accelerated growth expected due to expansion of Katunga Fresh
<b>Expected Outcomes</b>	– Expected residential growth from Katunga Fresh to be provided to the north of the town and other expected growth to be accommodated through infill development
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Rezone land to the north east of the township to the Township Zone</li> <li>– Identify land to the north of the township to accommodate long term growth, subject to investigations.</li> <li>– Rezone the primary school to Public Use Zone 2 (Education)</li> <li>– Rezone land within the Numurkah Road Reserve to Public Use Zone</li> <li>– Rezone recreation reserve to Public Park and Recreation Zone</li> <li>– Rezone the Numurkah Road reserve to Farming Zone.</li> </ul>
<b>Justification</b>	<ul style="list-style-type: none"> <li>– The Settlement Boundary has been defined around the existing Township Zone land and additional land purchased for residential development by Katunga Fresh. There is inadequate land to cater for expected growth (approximately 40 lots over the next 5 years) and it is within this area that 'urban' development should be encouraged.</li> <li>– To cater for future growth land has been identified to the north of the township. The land is adjacent to town services in particular the primary school and recreation reserve and can be easily accessed George Street . Furthermore the landowner has shown interest in developing the land in the future. Rezoning of this land will be subject to further investigations.</li> <li>– It is recommended to rezone both the primary school and the recreation reserve to more</li> </ul>

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appropriate zones which better reflect their activities and purposes than their current zones.

- It is proposed to rezone the Numurkah Road reserve from Township Zone to the Farming Zone to reflect the correct zone. It is also proposed to rezone the land opposite the Katunga Post Office/General store (which adjoins the road reserve) to Public Use Zone 1 – Services & Utility and Public Use Zone 6 – Local Government to reflect its ownership patterns.
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<b>Settlement</b>	
<b>Koonoomoo</b>	
<b>Role</b>	<ul style="list-style-type: none"> <li>– Hamlet</li> </ul>
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– 7 kilometres north west of Cobram</li> <li>– Close proximity to Murray River and Torgannah Lagoon</li> <li>– Located on major transport route to NSW</li> <li>– Established tourist attraction in the Big Strawberry Café</li> <li>– Known for its strawberry farms</li> <li>– Flood constraints associated with the lagoon</li> </ul>
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– No reticulated water or sewerage</li> <li>– Reticulated gas</li> <li>– General store with petrol</li> <li>– Big Strawberry Café</li> <li>– Recreation reserve with walking track and camp drafting facilities</li> </ul>
<b>Policy References</b>	<ul style="list-style-type: none"> <li>– Nil</li> </ul>
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Low number of dwelling approvals issued in recent years (9 approvals 1998 – 2012, or 0.6 approvals pa)</li> <li>– Limited land available due to flood constraints</li> <li>– Limited infill opportunities available</li> </ul>
<b>Development Opportunities</b>	<ul style="list-style-type: none"> <li>– To limit growth and retain its current role, size and character as a hamlet</li> </ul>
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– No reticulated water or sewerage</li> <li>– Flood constrained, especially north of Mywee Road</li> </ul>
<b>Growth Capacity</b>	<ul style="list-style-type: none"> <li>– Low growth expected</li> </ul>
<b>Expected Outcomes</b>	<ul style="list-style-type: none"> <li>– Negligible change, growth expected to be accommodated through infill development of existing allotments</li> </ul>
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Rezone an area generally located along the Highway and within proximity to the General Store to Rural Living Zone</li> <li>– Rezone recreation reserve to Public Park and Recreation Zone</li> <li>– Rezone the Big Strawberry and the General Store to Township Zone</li> </ul>
<b>Justification</b>	<ul style="list-style-type: none"> <li>– The Settlement Boundary has been defined around the existing town settlement pattern and it is within this area that 'urban' development should be encouraged.</li> <li>– The area to be rezoned to Rural Living Zone is currently within the Farming Zone. Lots are generally less than 5 hectares in area and are used predominantly for residential purposes, many with some associated agricultural activities. The Rural Living Zone reflects current subdivision patterns and land uses and as such, is more appropriate than the Farming Zone.</li> <li>– It is recommended to rezone the recreation reserve to Public Park and Recreation, a more appropriate zone which better reflects its activities and purposes than the current Farming Zone.</li> <li>– The General Store and Big Strawberry are both currently within the Farming Zone. Given the retail and tourist nature of these activities, it is considered more appropriate that these sites be included in the Township Zone.</li> </ul>

<b>Settlement</b>	<b>Kotupna</b>
<b>Role</b>	– Locality
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– 13 kilometres south west of Nathalia</li> <li>– Farming area</li> <li>– Located on the Murray Valley Highway</li> <li>– Proximate to the Goulburn River</li> <li>– Humerous street signs</li> </ul>
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– No reticulated water or sewerage services</li> <li>– CFA</li> <li>– Tennis courts and playground</li> </ul>
<b>Policy Strategy References</b>	– Nil
<b>Residential Demand/Supply</b>	– Little demand evident
<b>Development Opportunities</b>	– To limit growth so as to retain its current role and character as a locality.
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– No reticulated water or sewerage services.</li> <li>– No foundation of services on which to base growth.</li> <li>– Limited subdivision/development options due to the Farming Zone and dominance of agricultural activities in the area</li> <li>– All land within the Land Subject to Inundation Overlay</li> </ul>
<b>Growth Capacity</b>	– Constrained
<b>Expected Outcomes</b>	– Negligible change
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Rezone the CFA site and recreation area to Public Park and Recreation</li> <li>– Rezone part of Barmah Kotupna Road and Hancocks Bridge Road from Road Zone Category 1 to Farming Zone.</li> </ul>
<b>Justification</b>	<ul style="list-style-type: none"> <li>– Koptuna is a farming area and should be retained as such. Development applications should continue to be assessed against the provisions of the Farming Zone.</li> <li>– The recommended rezonings will enable an appropriate zone to be applied to both the recreation area and road reservations, rather than the current zones which do not best reflect the land's purpose and use.</li> </ul>

<b>Settlement</b>	
<b>Lake Rowan</b>	
<b>Role</b>	– Locality
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– 28 kilometres south of Yarrawonga</li> <li>– Farming area</li> <li>– Adjacent to the Boosey Creek</li> <li>– Proximate to Rowan Swamp State Game Reserve</li> <li>– Relatively isolated location with few dwellings</li> <li>– Recently refurbished church and community hall</li> </ul>
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– No reticulated water or sewerage services</li> <li>– Community hall</li> </ul>
<b>Policy Strategy References</b>	– Nil
<b>Residential Demand/Supply</b>	– Little demand evident
<b>Development Opportunities</b>	– To limit growth so as to retain its current role and character as a locality.
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– No reticulated water or sewerage services.</li> <li>– No foundation of services on which to base growth.</li> <li>– Limited subdivision/development options due to the Farming Zone and dominance of agricultural activities in the area</li> <li>– Distant to service centres and larger towns</li> </ul>
<b>Growth Capacity</b>	– Constrained
<b>Expected Outcomes</b>	– Negligible change
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Rezone part of the Yarrawonga Benalla Road, Lake Rowan Road and St James Road (as appropriate) reserve from Road Zone Category 1 to Farming Zone</li> <li>– Rezone part of the Yarrawonga Benalla Road reserve from Farming Zone to Road Zone Category 1</li> <li>– Encourage the consolidation of land where a number of lots within one ownership are and not developed.</li> </ul>
<b>Justification</b>	<ul style="list-style-type: none"> <li>– Rezoning parts of the Yarrawonga Benalla Road reserve will enable a more appropriate zone to be applied to the land. It is a major transport route and should be recognised and protected through the application of the Road Zone</li> <li>– Land encouraged to be consolidated is currently within the Farming Zone. It comprises a number of small titles which appear to be the original Crown town settlement subdivision.</li> <li>– Lake Rowan is a farming area and should be retained as such. Development applications should continue to be assessed against the provisions of the Farming Zone.</li> </ul>

<b>Settlement</b>	<b>Lower Moira</b>
<b>Role</b>	– Locality
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– 20 kilometres west of Nathalia and adjacent to Deep Creek</li> <li>– Located on the Murray River</li> <li>– Rural residential subdivisions</li> <li>– Highly flood constrained</li> <li>– No services or facilities</li> </ul>
<b>Existing Infrastructure</b>	– No reticulated water or sewerage services
<b>Policy Strategy References</b>	– Nil
<b>Residential Demand/Supply</b>	– Little demand evident
<b>Development Opportunities</b>	– To limit growth so as to retain its current role and character as a locality.
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– No reticulated water or sewerage services.</li> <li>– No foundation of services on which to base growth.</li> <li>– Limited subdivision/development options due to the Farming Zone and dominance of agricultural and environmental activities in the area</li> <li>– All land heavily flood constrained and cannot be further subdivided.</li> </ul>
<b>Growth Capacity</b>	– Constrained
<b>Expected Outcomes</b>	– Negligible change
<b>Recommendations</b>	– No change.
<b>Justification</b>	<ul style="list-style-type: none"> <li>– Lower Moira is a farming area and should be retained as such. Development applications should continue to be assessed against the provisions of the Farming Zone and the RFO.</li> <li>– The provisions of the Rural Flood Overlay prevent any further subdivision of the land.</li> </ul>

<b>Settlement</b>	<b>Muckatah</b>
<b>Role</b>	– Locality
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– 10 kilometres south west of Cobram</li> <li>– Farming area</li> <li>– Located on the Benalla Tocumwal Road</li> <li>– Parts are highly flood constrained</li> </ul>
<b>Existing Infrastructure</b>	– No reticulated water or sewerage services
<b>Policy Strategy References</b>	– Nil
<b>Residential Demand/Supply</b>	– Little demand evident
<b>Development Opportunities</b>	– To limit growth so as to retain its current role and character as a locality.
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– No reticulated water or sewerage services.</li> <li>– No foundation of services on which to base growth.</li> <li>– Limited subdivision/development options due to the Farming Zone and dominance of agricultural activities in the area</li> <li>– Parts affected by the Rural Floodway Overlay</li> </ul>
<b>Growth Capacity</b>	– Constrained
<b>Expected Outcomes</b>	– Negligible change
<b>Recommendations</b>	– Encourage the consolidation of land to the east and west of the Benalla Tocumwal Road.
<b>Justification</b>	<ul style="list-style-type: none"> <li>– Muckatah is a farming area and should be retained as such. Development applications should continue to be assessed against the provisions of the Farming Zone and RFO (as appropriate).</li> <li>– Land encouraged to be consolidated is currently within the Farming Zone. It comprises a number of small titles which appear to be the original Crown town settlement subdivision. It is noted that parts of this area are within the Rural Floodway Overlay and cannot be further subdivided.</li> </ul>

<b>Settlement</b>	<b>Naring</b>
<b>Role</b>	– Locality
<b>Main Features</b>	– 8 kilometres north east of Numurkah – Farming area
<b>Existing Infrastructure</b>	– No reticulated water or sewerage services – Community hall combined with CFA
<b>Policy Strategy References</b>	– Nil
<b>Residential Demand/Supply</b>	– Little demand evident
<b>Development Opportunities</b>	– To limit growth so as to retain its current role and character as a locality.
<b>Development Constraints</b>	– No reticulated water or sewerage services. – No foundation of services on which to base growth. – Limited subdivision/development options due to the Farming Zone and dominance of agricultural activities in the area
<b>Growth Capacity</b>	– Constrained
<b>Expected Outcomes</b>	– Negligible change
<b>Recommendations</b>	– No changes.
<b>Justification</b>	– Naring is a farming area and should be retained as such. Development applications should continue to be assessed against the provisions of the Farming Zone.

<b>Settlement</b>	<b>Picola</b>
<b>Role</b>	<ul style="list-style-type: none"> <li>– Hamlet</li> </ul>
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– Population of 110 (<i>Moira Shire Council</i>)</li> <li>– 11 kilometres north west of Nathalia</li> <li>– History associated with the railway and timber industry</li> </ul>
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– Reticulated water supply</li> <li>– No reticulated sewer services</li> <li>– Recreation reserve and playgrounds</li> <li>– General store</li> <li>– Hotel</li> <li>– Community hall</li> </ul>
<b>Policy Strategy References</b>	<ul style="list-style-type: none"> <li>– Nil</li> </ul>
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Low number of dwelling approvals issued in recent years (7 approvals 1998 – 2012, or 0.46 approvals pa)</li> <li>– There is approximately 14 hectares of land in the Township Zone available for development. It is expected that this supply can adequately cater for the expected demand.</li> </ul>
<b>Development Opportunities</b>	<ul style="list-style-type: none"> <li>– There are vacant lots and subdivided land in the Township Zone that are available to accommodate expected development.</li> </ul>
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– Limited local community facilities</li> <li>– No reticulated sewer services</li> </ul>
<b>Growth Capacity</b>	<ul style="list-style-type: none"> <li>– Low</li> </ul>
<b>Expected Outcomes</b>	<ul style="list-style-type: none"> <li>– Negligible change</li> </ul>
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Rezone two parcels of land to the west of the town to Township Zone.</li> <li>– Rezone land to the north of Recreation Reserve in the Public Park and Recreation Zone to Farming Zone</li> <li>– Rezone land to the east of the recreation reserve to Public Park and Recreation Zone.</li> </ul>
<b>Justification</b>	<ul style="list-style-type: none"> <li>– The Settlement Boundary will generally follow the area within the Township and Public Park and Recreation Zones, as it is within this area that future ‘urban’ development should be encouraged.</li> <li>– It is recommended to rezone two parcels of land to the west of the town to Township Zone to reflect its current use for residential purposes.</li> <li>– The area to the north of the recreation reserve is recommended for rezoning to Farming Zone. This area does not form part of the Picola Recreation Reserve and appears to be used for farming activities as part of a larger land holding.</li> <li>– Rezone land (to PPRZ) recently acquired by the crown to increase the land area of the Recreation Reserve.</li> </ul>



Settlement	St James
<b>Role</b>	– Hamlet
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– Population of 91 (<i>Moira Shire Council</i>)</li> <li>– 35 kilometres south west of Yarrawonga</li> <li>– Home to the original G.J.Coles store</li> </ul>
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– Reticulated water supply</li> <li>– No reticulated sewer services</li> <li>– Recreation reserve and playgrounds</li> <li>– General store</li> <li>– Golf course</li> <li>– Public Hall</li> <li>– Public toilet</li> <li>– Hotel</li> <li>– Bowling club</li> </ul>
<b>Policy Strategy References</b>	– Settlement Strategy in Clause 21.04-4
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Low number of dwelling approvals issued in recent years (6 approvals 1998 – 20012, or 0.4 approvals pa)</li> <li>– There are only approximately 4 lots in the Township Zone available for development.</li> </ul>
<b>Development Opportunities</b>	– Subject to demand and land capability there may be an opportunity to provide some more land for future development to the north of St James.
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– Limited local community facilities</li> <li>– No reticulated sewer services</li> </ul>
<b>Growth Capacity</b>	– Low
<b>Expected Outcomes</b>	– Negligible change
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Rezone the golf course to Public Park and Recreation Zone.</li> <li>– Rezone the CFA building to Public Use Zone</li> </ul>
<b>Justification</b>	<ul style="list-style-type: none"> <li>– The Settlement Boundary will generally follow the area within the Township and Public Park and Recreation Zones, as it is within this area that future ‘urban’ development should be encouraged.</li> <li>– If the golf course is publically owned it is more appropriately included in the Public Park and Recreation Zone rather than its current Farming Zone.</li> <li>– Opportunities for future growth is available on land already zoned Township.</li> <li>– The CFA building is within public ownership therefore should be appropriately zoned Public Use.</li> </ul>

<b>Settlement</b>		<b>Strathmerton</b>	
<b>Role</b>	– Small Town		
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– Population of 474 (<i>2011 Census of Population and Housing</i>)</li> <li>– 13 kilometres west of Cobram</li> <li>– Broad range of convenience services and community facilities</li> <li>– Local employment opportunities including Bega factory, and other industries in or close to town</li> <li>– Proximity to Murray River and Ulupna Island</li> <li>– Located on Murray Valley Highway</li> </ul>		
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– Reticulated water and sewerage services</li> <li>– Post office</li> <li>– General store</li> <li>– Bakery</li> <li>– Butcher</li> <li>– Petrol station</li> <li>– Hotel</li> </ul>	<ul style="list-style-type: none"> <li>– Pre-school</li> <li>– Primary School</li> <li>– Maternal/Child health</li> <li>– Skate park</li> <li>– Recreation reserve and playgrounds</li> <li>– Other assorted retail outlets</li> <li>– Municipal swimming pool</li> <li>– Motel</li> </ul>	
<b>Policy References</b>	– Settlement Strategy in Clause 21.04-4		
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– High number of dwelling approvals issued in recent years (64 approvals 1998 – 2012, or 4.25 approvals pa)</li> <li>– Adequate number of vacant allotments to cater for current demand</li> <li>– Approximately 40 lots currently vacant and approximately 44 hectares of land still available to be developed.</li> <li>– Potential for further subdivision of some smaller lots.</li> </ul>		
<b>Opportunity for Development</b>	<ul style="list-style-type: none"> <li>– Opportunities for infill development of zoned land</li> <li>– Large areas of land zoned for Township</li> <li>– Vacant lots to the south of the Highway in Township Zone, west of town centre</li> <li>– Undeveloped land north of Findlay Street in Township Zone</li> <li>– Potential opportunity for low density housing, south of Arthur Street</li> <li>– Farming Zone land located to the north of Murray Valley Highway and between land zoned Township and Industrial has potential for rezoning to Township Zone.</li> </ul>		
<b>Constraints on Development</b>	– Anecdotal evidence suggests that there is demand for residential allotments for new dwellings, however take up rates are slow due to the costs of infrastructure vs land costs.		
<b>Growth Capacity</b>	– Moderate to high growth expected		
<b>Expected Outcomes</b>	– Growth will occur in areas already zoned for residential and ‘urban’ development, giving affect to a consolidated small town		
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Apply a Development Plan Overlay to land in the Township Zone generally north of Findlay Street.</li> <li>– Rezone land to the north of Murray Valley Highway between land zoned Township and Industrial from Farming Zone to Township Zone, and apply a Development Plan Overlay</li> <li>– Rezone land south of Arthur Street to township.</li> </ul>		
<b>Justification</b>	– The Settlement Boundary has been defined around the existing Township, Public Park		

and recreation and Industrial zoned land. There is adequate land to cater for expected demand (approximately 70 lots over the next 15 years) and it is within this area that 'urban' development should be encouraged. The Settlement Boundary includes the area currently within the Farming Zone south of Arthur Street as this area has already been subdivided into 2,000m<sup>2</sup> allotments. Whilst the rezoning of all of this land cannot be justified at this stage, it is likely that some time in the future this area will form part of the Strathmerton settlement.

- It is considered appropriate to apply a Development Plan Overlay on the land to the north that is reasonably expected to be used and developed for residential or town purposes in the future. The Development Plan Overlay can ensure that land is released in a logical manner, that subdivision patterns and lot sizes are appropriate and that the future residential development areas are connected and integrated. The Overlay can also ensure that adequate attention is given to the provision of buffers between residential and industrial land uses, and can also be used to control subdivision sizes.
- Council has received enquires in regard to the development of dwellings on the 2,000m<sup>2</sup> allotments south of Arthur Street. It is considered appropriate for those lots fronting to Arthur Street be rezoned to Township Zone. The balance of this subdivision further south should be identified as 'future township'.

<b>Settlement</b>		<b>Tungamah</b>
<b>Role</b>	– Small Town	
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– Population of 287 (2011 Census of Population and Housing)</li> <li>– 30 kilometres south west of Yarrawonga</li> <li>– Located along the Boosey Creek</li> <li>– Tungamah Court House (heritage listed)</li> </ul>	
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– Reticulated water services</li> <li>– North East Water is currently designing sewer system</li> <li>– Post office</li> <li>– General store (acts as agent for various business and services)</li> <li>– Hotel</li> <li>– CFA</li> <li>– Police station</li> <li>– Assorted retail outlets and businesses</li> <li>– Pre-school</li> <li>– Primary School</li> <li>– Maternal/Child health</li> <li>– Community hall</li> <li>– Recreation reserve and playgrounds</li> <li>– Former municipal offices</li> </ul>	
<b>Policy Strategy References</b>	– Settlement Strategy in Clause 21.04-4	
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Low number of dwellings approvals issued in recent years (20 approvals 1998 – 2012, or 1.3 approvals pa)</li> <li>– Approximately 40 lots and 6 hectares of land in Township Zone that has residential development potential.</li> <li>– Adequate area to cater for current and expected demand.</li> </ul>	
<b>Development Opportunities</b>	<ul style="list-style-type: none"> <li>– Infill development</li> <li>– Vacant zoned allotments available for development</li> <li>– Residential development rates may increase with the provision of reticulated sewerage to Tungamah</li> </ul>	
<b>Development Constraints</b>	– Flood affected land adjacent to the Boosey Creek, especially to the south of the Creek.	
<b>Growth Capacity</b>	– Moderate	
<b>Expected Change</b>	– Little change due to moderate growth	
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Rezone the primary school to Public Use Zone 2 (Education)</li> <li>– Encourage consolidation of land to the south and an area to the east of the settlement</li> <li>– Rezone land south of the settlement from Township Zone to Farming Zone</li> </ul>	
<b>Justification</b>	<ul style="list-style-type: none"> <li>– The Settlement Boundary has been generally defined around the existing Township Zone land. There is adequate land to cater for expected growth (approximately 20 lots over the next 15 years) and it is within this area that 'urban' development should be encouraged. It is noted that this should be reviewed if take up rates increase above the current rates following the introduction of reticulated sewerage. Land to the north west has therefore been identified for potential future growth.</li> <li>– It is recommended to rezone the primary school to Public Use Zone 2 (Education) as this zone better reflects the school's activities and purposes than the current zone.</li> <li>– Land identified for consolidation is currently within the Farming Zone and appears to be</li> </ul>	

mostly used for farming in larger holdings. It comprises a number of small titles which appear to be the original Crown town settlement subdivision. Much of the land to the south is flood affected, including some areas within the Rural Floodway Overlay.

- Following from above, it is considered appropriate that the area zoned Township located south of Tungamah be rezoned to Farming Zone. The area appears to be used for farming purposes in larger holdings. The zone boundaries follow the Land Subject to Inundation Overlay, with the adjoining areas within the Farming Zone with a Rural Floodway Overlay. Given the availability of land in Tungamah for future development and the flood constraints of land south of the Boosey Creek, it is considered inappropriate to retain this land for 'urban development'.

Settlement	Waaia
<b>Role</b>	– Village
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– 10 kilometres east of Nathalia</li> <li>– Located on the Waaia – Bearii Road</li> </ul>
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– No reticulated portable water or sewerage service</li> <li>– General store/post office</li> <li>– Hotel</li> <li>– Petrol station</li> <li>– Primary School</li> <li>– Recreation reserve includes (Community hall)</li> <li>– Stock and domestic raw water system</li> </ul>
<b>Policy Strategy References</b>	– Settlement Strategy in Clause 21.04-4
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Low number of dwelling approvals issued in recent years (25 approvals 1998 – 2012, or 1.7 approvals pa)</li> <li>– Approximately 50 lots and 14 hectares of land within the Township Zone that has residential development potential</li> <li>– More than adequate area of vacant and zoned land to cater for current and expected demand</li> <li>– There is potential for re-subdivision of some lots</li> </ul>
<b>Development Opportunities</b>	– Opportunities for infill and subdivision of vacant land within existing residential development
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– No reticulated water or sewer services.</li> <li>– No foundation of services on which to base growth.</li> </ul>
<b>Growth Capacity</b>	– Low growth expected
<b>Expected Outcomes</b>	– Negligible change
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Rezone approximately 11 hectares of land to the north east of Waaia from Township Zone to Farming Zone</li> <li>– Rezone the recreation reserve to Public Park and Recreation Zone and the primary school to the Public Use Zone 2 (Education)</li> </ul>
<b>Justification</b>	<ul style="list-style-type: none"> <li>– The Settlement Boundary has been defined around the existing Township Zone land. There is adequate land to cater for expected growth (approximately 28 lots over the next 15 years) and it is within this area that ‘urban’ development should be encouraged.</li> <li>– It is recommended to rezone the recreation reserve to Public Park and Recreation Zone and the primary school to Public Use Zone 2 as this better reflects the activities and purposes of the land.</li> <li>– The area to the north east of Waaia appears to be used for agricultural activities. It is unlikely to be needed for township development in the foreseeable future and therefore it is considered appropriate to rezone it to Farming Zone as this better reflects the activities and purposes of the land.</li> </ul>

<b>Settlement</b>	<b>Wilby</b>
<b>Role</b>	– Hamlet
<b>Main Features</b>	– 20 kilometres south of Yarrawonga – Characterised by low density development (lots approx 2 hectares in area)
<b>Existing Infrastructure</b>	– No reticulated water or sewerage services – Community hall – CFA – Tennis/recreation facilities – Motor sports tank
<b>Policy Strategy References</b>	– Nil
<b>Residential Demand/Supply</b>	– Low number of dwelling approvals issued in recent years (17 approvals 1998 – 2012, or 1.1 approvals pa) – Approximately 35 lots that have residential development potential – There is potential for re-subdivision within the settlement
<b>Development Opportunities</b>	– Infill development on existing allotments.
<b>Development Constraints</b>	– No reticulated water or sewerage services. – No foundation of services on which to base growth.
<b>Growth Capacity</b>	– Low
<b>Expected Outcomes</b>	– Negligible change
<b>Recommendations</b>	– Define a Settlement Boundary. – Rezone the recreation reserve to Public Park and Recreation Zone and the cemetery to Public Use Zone 5.
<b>Justification</b>	– The Settlement Boundary has been defined around the existing Township Zone land and includes the existing Public Park and Recreation Zone. There is adequate land to cater for expected growth (approximately 17 lots over the next 15 years) and it is within this area that 'urban' development should be encouraged.

<b>Settlement</b>	
<b>Role</b>	– Small Town
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– Population of 535 (<i>2011 Census of Population and Housing and includes rural area</i>)</li> <li>– 7 kilometres south of Numurkah</li> <li>– Located on the Goulburn Valley Highway</li> <li>– The Boosey Creek flows through the town</li> <li>– Institute Tavern (heritage listed)</li> </ul>
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– Reticulated water – limited capacity</li> <li>– No reticulated sewerage</li> <li>– Post office/general store</li> <li>– CFA</li> <li>– Petrol station</li> <li>– Tavern</li> <li>– Café</li> <li>– Primary School</li> <li>– Recreation reserve and playgrounds</li> <li>– Assorted commercials industrial outlets</li> </ul>
<b>Policy References</b>	– Settlement Strategy in Clause 21.04-4
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Medium number of dwelling approvals issued in recent years (38 approvals 1998 – 2012, or 2.5 approvals pa)</li> <li>– Adequate number of vacant allotments to cater for current demand</li> <li>– There is potential for re-subdivision of some allotments</li> </ul>
<b>Development Opportunities</b>	<ul style="list-style-type: none"> <li>– Vacant zoned allotments available for development</li> <li>– Opportunities for lower density development to the west of the Goulburn Valley Highway, where land is somewhat less constrained by flooding</li> </ul>
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– Flood affected land adjacent to the creek</li> <li>– No reticulated sewerage</li> </ul>
<b>Growth Capacity</b>	– Moderate growth expected
<b>Expected Outcomes</b>	– Negligible change, growth expected to be accommodated through infill development
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Rezone the primary school to Public Use Zone 2 (Education)</li> <li>– Rezone the cemetery to the Public Use Zone 5 (Cemetery/Crematorium)</li> <li>– Rezone the water treatment plant to the Public Use Zone 1 (Service &amp; Utility)</li> <li>– Rezone recreation reserve to Public Park and Recreation Zone</li> <li>– Rezone public land to the south to Public Park and Conservation Zone</li> <li>– Rezone land to the west from Farming Zone to Rural Living Zone</li> <li>– Encourage the consolidation of land to the east of the town</li> </ul>
<b>Justification</b>	<ul style="list-style-type: none"> <li>– The Settlement Boundary has been defined around the existing Township Zone land. There is adequate land to cater for expected growth (approximately 38 lots over the next 15 years) and it is within this area that 'urban' development should be encouraged.</li> <li>– It is recommended to rezone both the primary school, cemetery, water treatment plant, recreation reserve and public land to more appropriate zones which better reflect their activities and purposes than the current zone.</li> <li>– Land identified for consolidation is currently within the Farming Zone and appears to be mostly used for farming in larger holdings. It comprises a number of small titles which appear to be the original Crown town settlement subdivision. The land is within the Rural</li> </ul>



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Floodway Overlay.

- The area to be rezoned to Rural Living Zone is to the west and comprises larger allotments. Generally, these are occupied by a dwelling. The rezoning reflects existing conditions, and the further subdivision of these lots should be discouraged given their existing size and in some cases, the application of the Rural Flood Overlay.
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<b>Settlement</b>	<b>Yalca North</b>
<b>Role</b>	– Locality
<b>Main Features</b>	– 18 kilometres north of Nathalia – Farming area
<b>Existing Infrastructure</b>	– No reticulated water or sewer service – Recreation Reserve – Community Hal – CFA Shed
<b>Policy Strategy References</b>	– Nil
<b>Residential Demand/Supply</b>	– None, other than that associated with agriculture activities.
<b>Development Opportunities</b>	– To retain its current role and character as a locality.
<b>Development Constraints</b>	– No reticulated water or sewer services – No foundation of services on which to base growth. – Limited subdivision/development options due to the Farming Zone and dominance of agricultural activities in the area
<b>Growth Capacity</b>	– Constrained
<b>Expected Outcomes</b>	– Negligible change
<b>Recommendations</b>	– No changes recommended
<b>Justification</b>	– Yalca North is a farming area and should be retained as such. Development applications should continue to be assessed against the provisions of the Farming Zone.

<b>Settlement</b>		<b>Yarroweyah</b>
<b>Role</b>	– Village	
<b>Main Features</b>	<ul style="list-style-type: none"> <li>– 6 kilometres west of Cobram</li> <li>– Located on the Murray Valley Highway</li> <li>– Location of Yarroweyah Engineering</li> </ul>	
<b>Existing Infrastructure</b>	<ul style="list-style-type: none"> <li>– Reticulated water services north of the Highway</li> <li>– No reticulated sewerage services</li> <li>– Reticulated water available to the north of the Highway and between the Highway and the railway line.</li> </ul>	<ul style="list-style-type: none"> <li>– Gas line south of the Highway</li> <li>– CFA</li> <li>– Community hall</li> <li>– Recreation reserve and playground</li> <li>– Small businesses located on Highway</li> </ul>
<b>Policy References</b>	– Nil	
<b>Residential Demand/Supply</b>	<ul style="list-style-type: none"> <li>– Approximately 42 dwellings approval were issued between 1998 and 2012, however this will include dwellings on farms located in the Yarroweyah area. Anecdotal evidence suggests 1-2 dwellings per year in the Yarroweyah settlement area.</li> <li>– Limited infill opportunities available</li> </ul>	
<b>Development Opportunities</b>	<ul style="list-style-type: none"> <li>– Future development should occur adjacent to existing residential development, within proximity to the recreation reserve and where reticulated water is available.</li> <li>– Potential for future development to the north of the town, to infill between existing development and recreation reserve.</li> </ul>	
<b>Development Constraints</b>	<ul style="list-style-type: none"> <li>– No reticulated sewerage</li> <li>– No reticulated water services south of the Railway Line</li> <li>– Settlement area in Land Subject to Inundation Overlay</li> </ul>	
<b>Growth Capacity</b>	– Low growth expected	
<b>Expected Outcomes</b>	<ul style="list-style-type: none"> <li>– Negligible change, short to medium term growth expected to be accommodated through development of existing allotments.</li> <li>– Land may need to be rezoned in the future to accommodate longer term growth</li> </ul>	
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>– Define a Settlement Boundary</li> <li>– Rezone the main settlement area north of the Highway from Farming to Township Zone</li> <li>– Identify land to the north of the township to accommodate long term growth, subject to investigations.</li> <li>– Rezone the existing residential dwellings adjacent to the south of the Highway from Farming Zone to Township Zone</li> <li>– Rezone the hall and CFA building to Public Use Zone</li> </ul>	
<b>Justification</b>	<ul style="list-style-type: none"> <li>– The Settlement Boundary has been defined around the area proposed to be included in the Township Zone. There is adequate land to cater for expected growth.</li> <li>– To cater for future growth land has been identified to the north of the township. The land is adjacent to town services in particular the recreation reserve and can be easily accessed through an extension of Gooley Street, Amos Street or Centre Street . Furthermore the landowner has shown interested in developing the land in the future. Rezoning of this land will be subject to extensive investigations.</li> <li>– The area to be rezoned to Township Zone is currently within the Farming Zone. Lots are generally used for conventional residential purposes, and as such the Township Zone better reflects current subdivision patterns and land uses than the Farming Zone.</li> <li>– It is recommended to rezone the town hall and CFA building to Public Use Zone as this better reflects the activities and purposes of the land.</li> </ul>	

