Retail Policy Framework for Cobram and Yarrawonga: Background Analysis

Moira Shire Council

Final Report

February 2017

Contents

List of tables

List of figures

Glossary

Conventional Retail – Retail activities that focus on the following ANZSIC subdivision categories: Food retailing; Store-based retail; Vacant retail buildings; and Food and beverage services.

Estimated Retail Floor Space – The estimated gross floor space used for retail purposes.

Estimated Resident Population – The estimated usual residents of a statistical area.

Indicative Primary Retail Catchment Area – The theoretical retail catchment area where the subject town centre is considered to be the preferred retail centre for the population, calculated by Euclidean buffers around key retail centres and estimated traveling times between centres.

Retail - Land use mainly engaged in the purchase and/or onselling of goods without significant transformation to the general public, as classified under Division G – Retail Trade under ANZSIC.

Report statement

The Retail Policy Framework for Cobram and Yarrawonga: Background Analysis has been prepared specifically for Moira Shire Council as the client.

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Executive Summary

The Moira Shire Council is seeking policy direction to guide retail development in the towns of Cobram and Yarrawonga, with a specific focus on the town centres of these major towns within the municipality.

This report provides an assessment of the current policy framework, retail catchment areas, demographics, zoned land supply, current retail floor space and projected future retail floor space demand.

Retail Catchment Area and Estimated Resident Population

The Moira Shire Council area had an Estimated Resident Population (ERP) of 28,820[1] in 2015. The LGA boundary for the Moira Shire however does not reflect the primary retail catchment area for the Cobram and Yarrawonga town centres; these centres have important cross-border links with Barooga and Mulwala with a catchment that also service a large area within New South Wales, and are not centrally located within the LGA resulting in other major centres also having primary retail catchments within the LGA.

The estimated primary retail catchment area for the two town centres service a large part of the Moira Shire Council, Berrigan Shire Council and Federation Council (formerly Corowa Shire Council and Urana Shire Council). The individual catchment areas for the respective town centres of Cobram and Yarrawonga have been calculated on a conceptual level to inform future strategy.

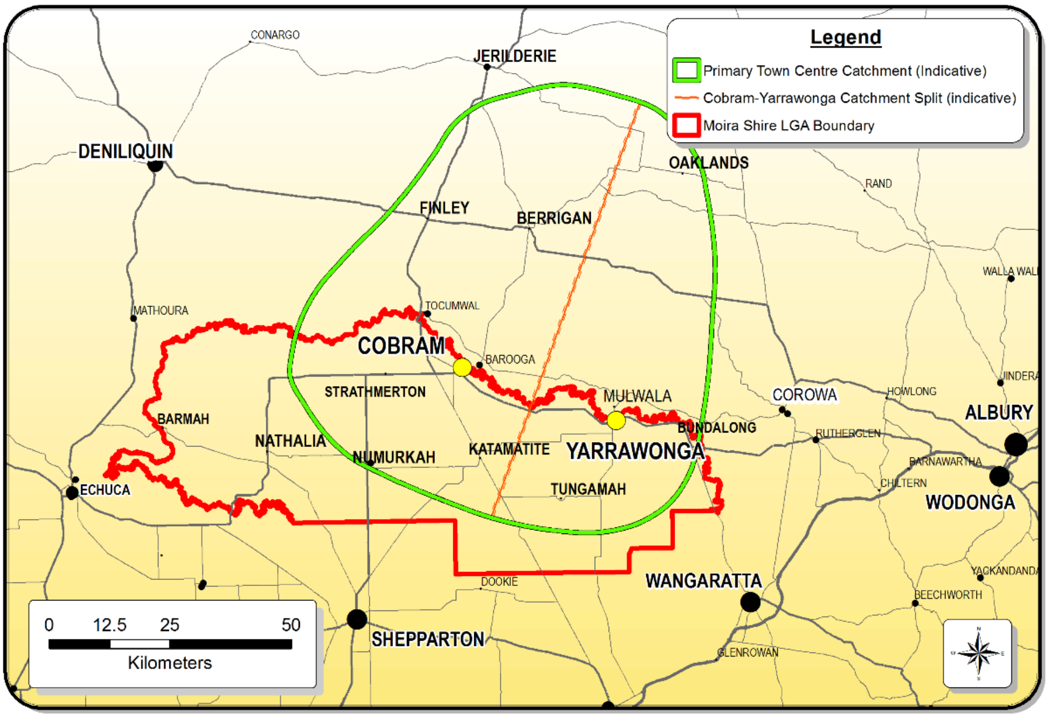


Figure 1: Estimated Primary Retail Catchment Area - Cobram and Yarrawonga

The estimated combined ERP for the Cobram and Yarrawonga town centres in 2015 are calculated at approximately 34,440, based on the estimated catchment area. The ERP for the estimated catchment area for the Cobram town centre is approximately 20,150 and 16,290 for the Yarrawonga town centre.

The Estimated Resident Population of the Moira Shire is projected to increase to 32,043 by 2031[2]. Population forecasts for Cobram and Yarrawonga show that both Cobram and Yarrawonga are projected to experience population growth

[1] Source: ABS (SA2 level)

[2] Source: Victoria in Future 2016 (VIF2016) using VIFSA boundaries.

to 2031. Between 2016 and 2031 the Cobram-Numurkah District's population is projected to grow by 3.8% and Katamatite-Yarrawonga District is projected to grow by 23.2%. Forecasted population in the northern parts of the catchment areas within the Berrigan and Corowa Shires indicates negative growth between 2016 and 2031, based on NSW Department of Planning and Environment's 2016 population and household projections.

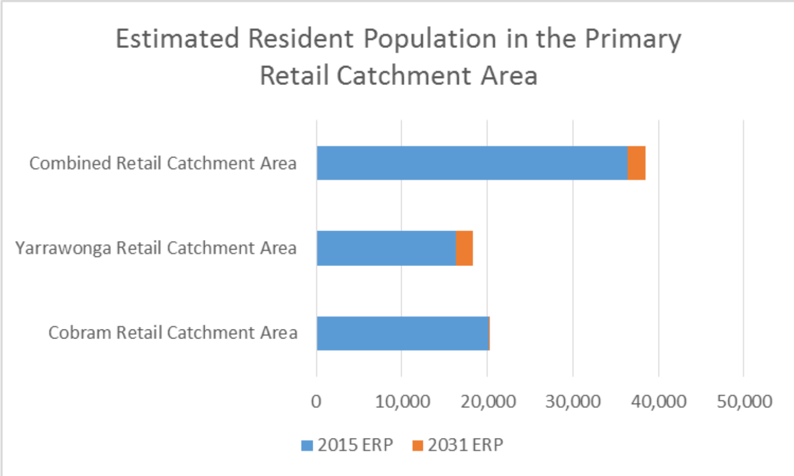


Figure 2: Retail Catchment Area Estimated Resident Population

As stated above the VIF2016 projection area doesn't align with the primary catchment area, requiring calculation of the 2031 catchment population. The resident population for the primary retail catchment is estimated to grow by 2,105 to approximately 38,545 by 2031; Cobram's catchment growing by over 126 people and Yarrawonga's catchment by over 1,980. Note these figures do not include seasonal workers or tourist within the catchment.

It is important to note that continuous growth of Cobram's population is projected, however the projected population decline in parts of the catchment area reduces the overall population growth of the catchment area. Yarrawonga's catchment also has certain areas with projected negative population growth, however strong sustained population growth is projected for most of the catchment area.

Zoning and Land Use

The analysis of existing zoned land includes the following planning zones: Commercial 1 Zone (C1Z); Commercial 2 Zone (C2Z); and Mixed Use Zone (MUZ). In some instances in Yarrawonga retail development is located on residential zoned land; these sites were included in the analysis to ensure accurate assessment of existing development patterns and land take-up for retail.

Cobram

The Cobram town centre is mainly located within the C1Z, with C2Z providing land for bulky goods, restricted retail and light industrial development. One MUZ area forms part of the town centre and the other is developed for a holiday park and doesn't form part of the core retail area. Cobram has a consolidated town centre with a distinct retail core and only one other small retail node to the north east of the core retail area.

Retail & Commercial Zoned Land *Retail & Commercial Used Land*

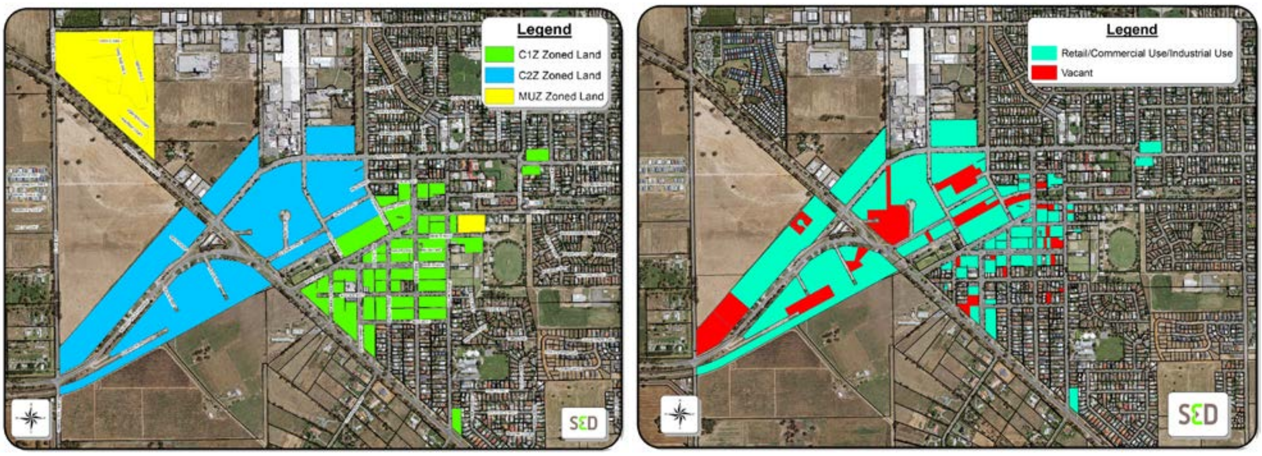


Figure 3: Comparison of Land Zoning and Land Use - Cobram

A significant portion of the land in the C1Z currently contains residential land uses (along and south of Queen Street). Approximately 11ha (55.73%) of C1Z land in Cobram is occupied by retail and commercial uses, 2 Ha (10.33%) is vacant, and 6.05 Ha (30.53%) is occupied by residential or other uses. Approximately 36.2 Ha (76.7%) of C2Z land in Cobram is occupied by retail and commercial uses and approximately 11ha (23.3%) is vacant.

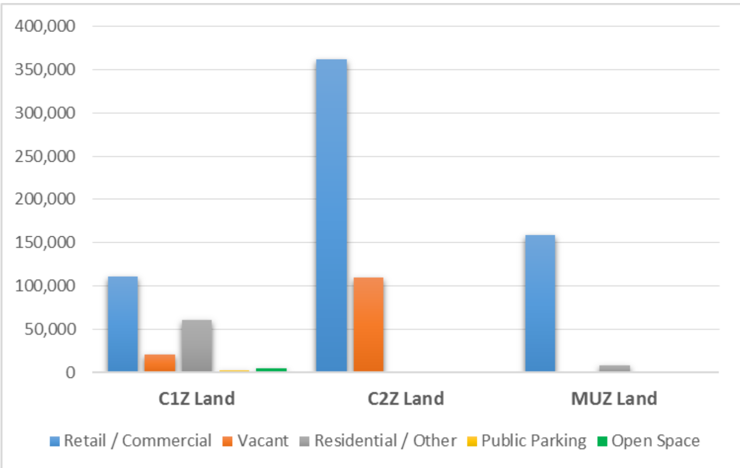


Figure 4: Current Use of Zoned Retail & Commercial Land – Cobram town centre

The retail offer in Cobram, in terms of range of goods and services, is considered good for the catchment size and vacancy rates are low (approximately 4% of total retail floor space). Revitalisation of some areas have occurred and a number of newer developments support the floor space supply and range of services/goods within the town centre.

Cobram has the following key retail anchors:

- Two supermarkets (Woolworths and IGA)
- One DDS (Target)
- Two major hardware stores (Mitre 10 and Home Timber & Hardware).

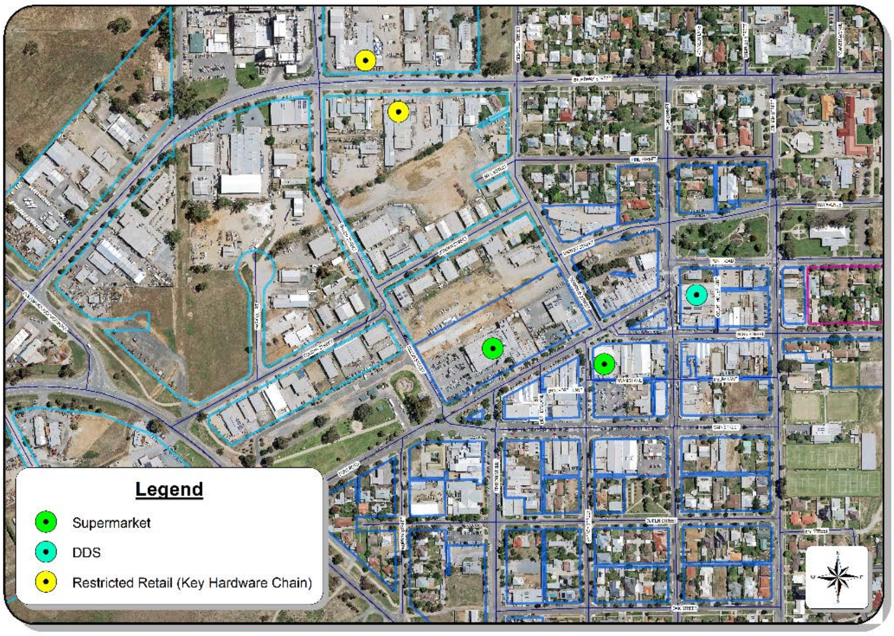


Figure 5: Key Retail Uses - Cobram Town Centre

Yarrawonga

The Yarrawonga town centre is located within the C1Z, with C2Z providing land for bulky goods and restricted retail in three separate areas. A parcel of land is also zoned C1Z in a decentralised location adjacent to the Murray Valley Highway. The MUZ area northwest of the town centre is used primarily for residential purposes or vacant and interface the foreshore.

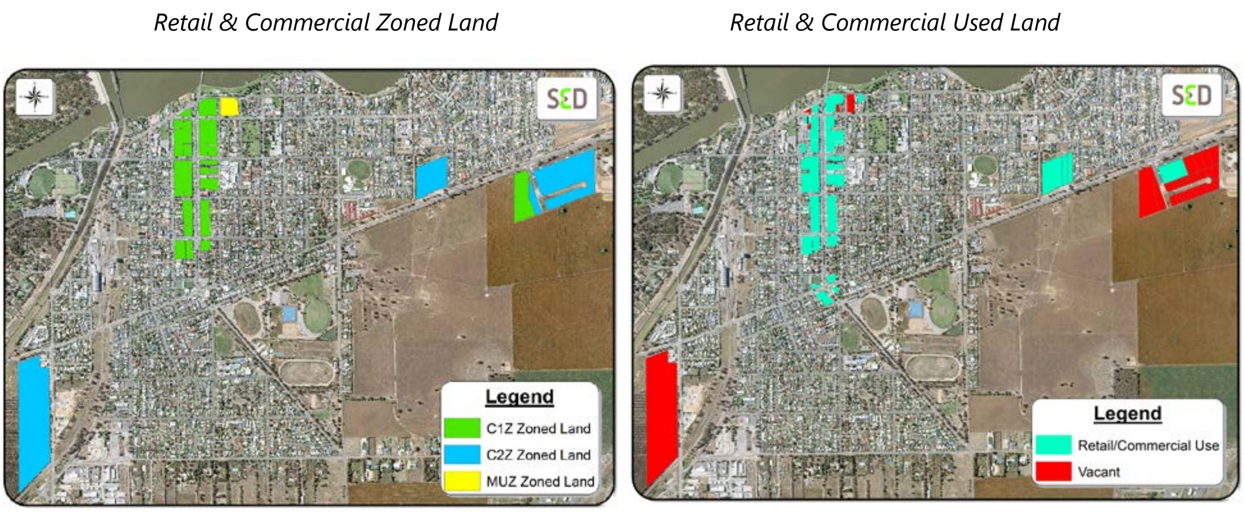


Figure 6: Comparison of Land Zoning and Land Use - Yarrawonga

The majority of the core retail area of Yarrawonga is comprised of land in the C1Z; most of this land is currently used for retail and commercial purposes with small areas used for public car parking and residential uses. This high level of occupancy by commercial and retail uses indicates the economic health of the core retail area is strong and there may be demand for additional C1Z land in the future, particularly around Belmore Street. Residential and recreation uses separate the core retail area from the retail and commercial uses occurring on the GRZ1 land at the southern end of Belmore Street (including a KFC and McDonalds).

Approximately 17.16 Ha (79.40%) of land in the C2Z is currently vacant. There is 0.99 Ha of land in the MUZ, all of which adjoins the C1Z to the north east of the core retail area. Approximately 0.44 Ha (44.13%) of the MUZ land is occupied by residential or other uses, 0.4 Ha (40.91%) is vacant and 0.15 Ha (14.96%) is occupied by commercial and retail uses.

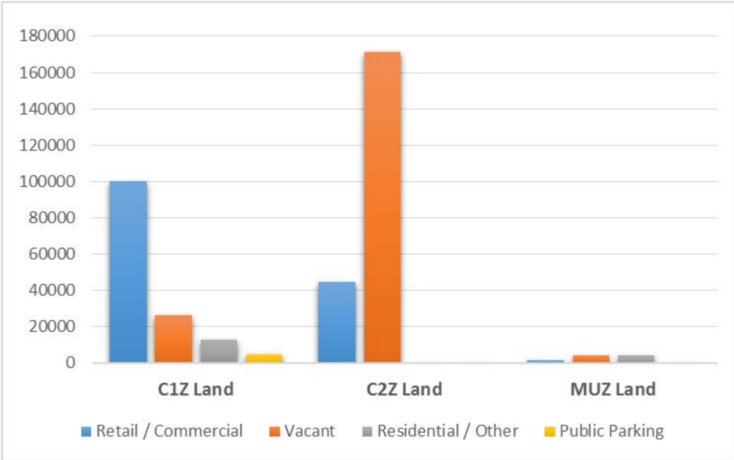


Figure 7: Current Use of Zoned Retail & Commercial Land – Yarrawonga town centre

The retail offer in Yarrawonga in terms of range of goods and services is considered very good for the catchment size and vacancy rates are low (approximately 5% of total retail floor space). A number of new developments support the floor space supply and range of services/goods within the town centre, most notably in the southern end of the town centre.

Figure 8: Key Retail Uses - Yarrawonga

Yarrawonga has the following key retail anchors:

- Two supermarkets (Woolworths and IGA)
- One DDS (Target)
- Two major hardware stores (Home Timber & Hardware and Bunnings).

Retail Floor Space Assessment

Land use within the commercially zoned areas (C1Z, C2Z and relevant MUZ) and individual residential zoned sites with existing retail uses, were classified using the Australian and New Zealand Standard Industrial Classification (ANZSIC) codes. The 'division' level was used to classify all uses and 'subdivision' level was used to provide a higher level of detail for retail, food and accommodation services. For the purposes of this report, 'conventional retail' includes:

- Food retailing (incl. supermarkets, liquor outlets, butchers, bakers, greengrocers, etc.)
- Store-based retail (incl. non-food goods, clothing, household goods, recreational goods, florists, toys, chemists, second hand goods, etc.)

- Vacant retail buildings
- Food and beverage services (incl. cafes, restaurants, hotels, take-away food outlets, etc.)

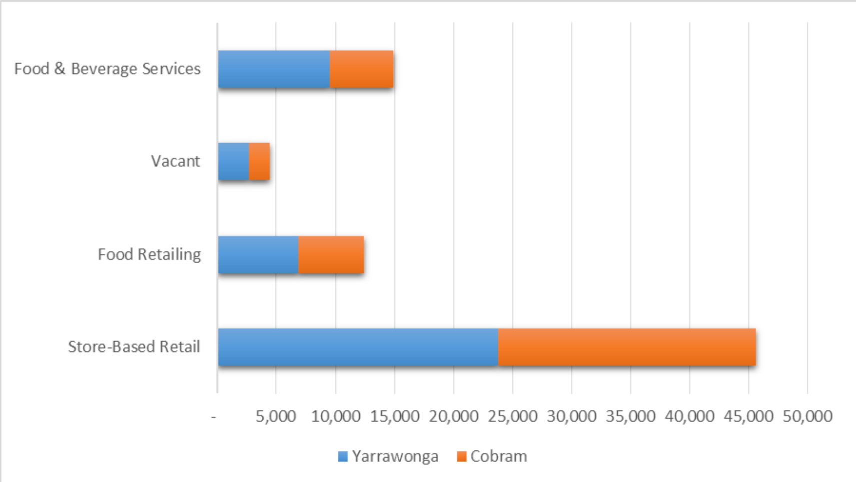


Figure 9: Retail Floor Space within Cobram and Yarrawonga

The combined conventional retail floor space for Cobram and Yarrawonga is estimated to be 77,277m^2. With the estimated floor space of existing supermarkets in other centres located within the estimated primary catchment included, the total conventional retail floor space for the catchment is estimated at 84,432m^2.

Tourism represents around 30% of output, 27% of value added and 28% of employment within the retail and food and accommodation sectors of the Moira Shire. Of the total used retail and food and accommodation floor space of 72,868m^2 in Cobram and Yarrawonga town centres, an estimated 7,675m^2 (10.5%) is tourism related.

The estimated existing retail floor space allocation for Cobram and Yarrawonga's catchment areas are summarised below:

	Cobram Catchment	Yarrawonga Catchment	Total Catchment
Estimated Retail Floor Space (town centre and developed commercial land)	34,457 m^2	42,820 m^2	77,277 m^2
Other supermarkets in centres within the primary catchment area	5,935 m^2	1,220 m^2	7,155 m^2
Total Estimated Retail Floor Space	**40,392 m^2**	**44,040 m^2**	**84,432 m^2**
Tourism retail floor space component	3,297 m^2	5,033m^2	8,330 m^2
Total Estimated Retail Floor Space without tourism component	**37,095m^2**	**39,007 m^2**	**76,102 m^2**
Per Capita retail floor space allocation without tourism component	1.84	2.39	2.09

Table 1: Estimated Existing Retail Floor Space Allocation for Cobram and Yarrawonga Catchment Areas

The Cobram sub-catchment with an estimated 20,150 residents includes the following centres/towns (each with at least one small supermarket) with a combined estimated floor space of 40,392m^2: Cobram; Numurkah; Finley; Barooga; Berrigan; and Tocumwal.

The Yarrawonga sub-catchment with an estimated 16,290 residents includes the following centres/towns with a combined estimated floor space of 44,040m^2: Yarrawonga; Mulwala; Tungamah (no supermarket); Bundalong (no supermarket); and Oaklands (no supermarket).

Cobram's sub-catchment is better served by decentralised smaller supermarkets while the Yarrawonga sub-catchment only has one other supermarket at Mulwala. The higher floor space provision in Yarrawonga can partly be attributed to new retail developments and upgrades (including the newly developed Bunnings bringing another national retailer into the catchment area), tourism, the stronger restaurant sector and continued population growth of the area supporting a wider range of goods and retail expenditure. Cobram likely has a larger existing shortfall in floor space provision when considering the centre also services the retail needs of seasonal workers and potential expansion of the tourism sector.

Projected Retail Floor Space Demand to 2031

Projected retail floor space demand to 2031 has been calculated based on projected population growth in the respective catchments and tourism demand. A per capita retail floor space of 2.2-2.4m^2 is an accepted average[3] for the catchments resident population. The indicative retail catchment for Yarrawonga has a per capita floor space allocation of 2.39m^2, whilst Cobram's is significantly lower at 1.85m^2.

A ratio of 2.2m^2 per capita is the theoretical equilibrium for supply and demand, whilst 2.4m^2 per capita is the higher end of accepted average retail floor space allocation. Including the higher allocation of 2.4m^2 in projected demand calculations has the strategic benefit of supporting retail supply (and associated choice and range) in the catchment and reduce potential existing leakage to other larger centres, and ensuring adequate zoned land supply is available to address future needs and facilitate development. Whilst this allocation does not include the demand generated by seasonal workers and tourism, it does provide support for additional floor space in the catchment that will in effect also service these markets.

Should a ratio of 2.2m^2 be applied to the Cobram catchment area an additional 7,512m^2 retail floor space will be required by 2031. Should a ratio of 2.4m^2 be applied to the Cobram catchment area an additional 11,567m^2 retail floor space will be required by 2031. Note the tourism component are not included in these figures.

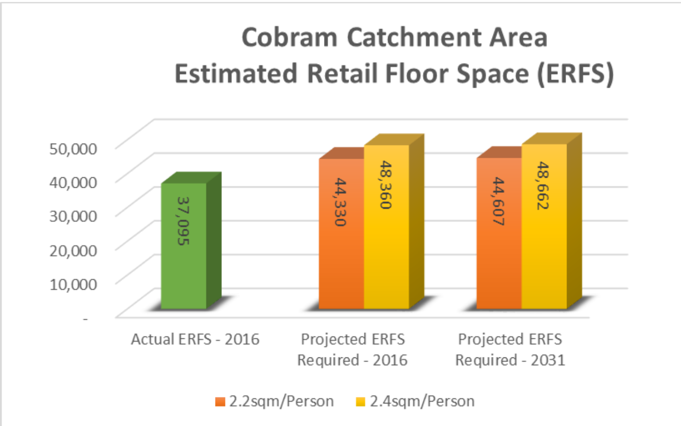


Figure 10: Current and Future Estimated Retail Floor Space for Cobram catchment area

Should a ratio of 2.2m^2 be applied to the Yarrawonga catchment area an additional 1,187m^2 retail floor space will be required by 2031. Should a ratio of 2.4m^2 be applied to the Yarrawonga catchment area an additional 4,841m^2 retail floor space will be required by 2031. Note the tourism component are not included in these figures.

[3] Various sources identify a range of 2.2m^2 to 2.4m^2 retail floor space per person in Australia.

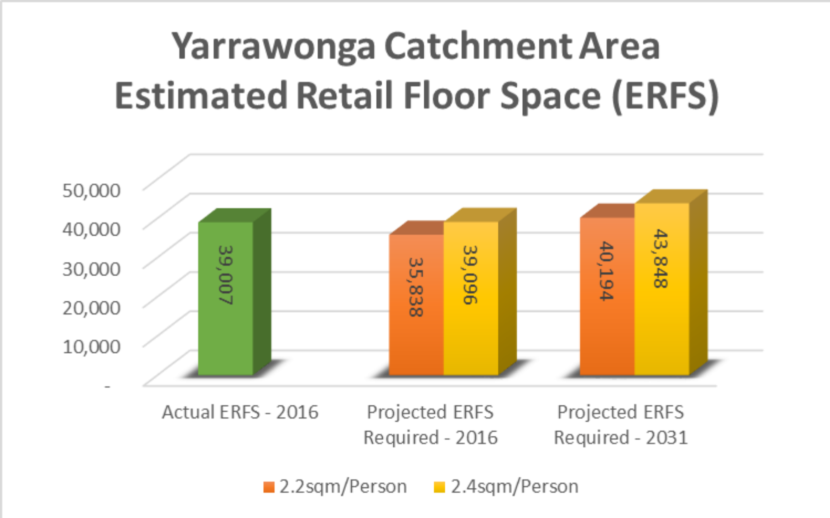


Figure 11: Current and Future Estimated Retail Floor Space for Yarrawonga catchment area

The analysis estimates that tourism contributes 3,297m^2 retail floor space to Cobram and 5,033m^2 to Yarrawonga. Projections estimate additional demand by 2031 resulting from tourism in Yarrawonga will be around 810m^2 and in Cobram, 391m^2.

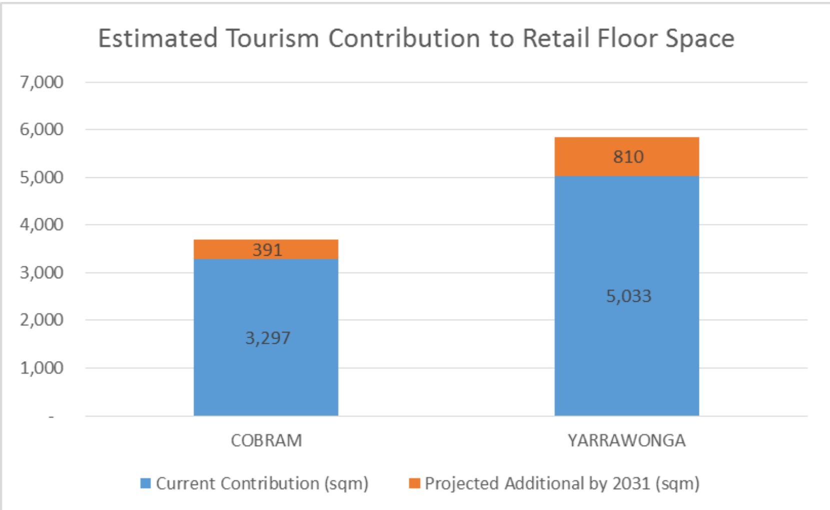


Figure 12: Estimated Tourism Contribution to Retail Floor Space

The table below outlines the total theoretical additional retail floor space requirements by 2031 when tourism is included. Projections based on a 2.2m^2 per person allocation estimate a combined shortfall of 6,731m^2 retail floor space by 2031, and a 2.4m^2 allocation estimate a combined shortfall of 17,609m^2.

Component	Cobram Catchment	Yarrawonga Catchment	Combined Catchment
Retail floor space required to meet 2.2m² per capita ERP for 2016 (current vacant floor space included)	7,235m²	-3,169m²	11,354m²
Retail floor space required to meet 2.2m² per capita ERP by 2031	277m²	1,187m²	5,054m²
Retail floor space required to meet tourism growth to 2031	391m²	810m²	1,201m²
TOTAL	**7,903m²**	**-1,172m²**	**6,731m²**
Retail floor space required to meet 2.4m² per capita ERP for 2016 (current vacant floor space included)	11,265m²	89m²	11,354m²
Retail floor space required to meet 2.4m² per capita ERP by 2031	302m²	4,752m²	5,054m²
Retail floor space required to meet tourism growth to 2031	391m²	810m²	1,201m²
TOTAL	**11,958m²**	**5,651m²**	**17,609m²**

Table 2: Projected Retail Floor Space Demand to 2031

The analysis show that additional retail floor space is required to service the catchment's ERP to a theoretical per capita allocation of both 2.2m² and 2.4m². Whilst this allocation does not include the demand generated by seasonal workers, it does provide support for additional floor space in the catchment that will in effect also service this market. The impact any potential leakage of retail trade to other centres have not been included as yet; this will be considered in the policy directives of the study. Yarrawonga's projected floor space shortfall is mainly attributed to projected population growth in the catchment area supported by tourism, whilst Cobram has an existing shortfall combined with modest population growth in the catchment area.

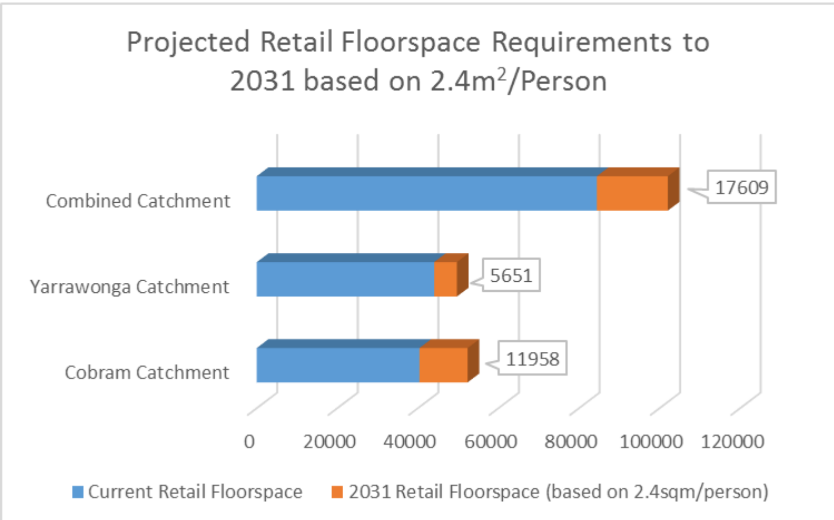


Figure 13: Estimated Current and Future Retail Floor Space - Primary Catchment Area

Zond Land Supply

The zoned land use analysis and floor space analysis for Cobram and Yarrawonga identify there generally is adequate zoned C1Z and C2Z land to accommodate future growth in both town centres. The suitability of the land for retail and restricted retail development however varies in the respective centres.

Cobram C1Z Land

Cobram has over 8 Ha of C1Z zoned land that is either vacant or used for residential purposes. The majority of this land is not covered by planning overlays that will inhibit a change in land use, is located adjacent to developed commercial land, have good road access, and will support integrated development with the existing town centre. It is acknowledged that, given the lack of large vacant sites, redevelopment (and potentially consolidation) of existing properties will be required for larger floor plate developments such as a new full-line supermarket or DDS; this may inhibit development, however the benefit of development occurring here will be integrated development within the current C1Z zoned area. The cost and related complications of having to consolidate land will very likely discourage the development of a full-line supermarket or DDS in this area, and smaller retail and commercial developments are most likely to develop in this area over time.

Cobram C2Z Land

Cobram has over 11ha of vacant zoned C2Z land. A number of larger vacant parcels are located in close proximity to the core retail area of the town centre, which will make them highly suitable for future development. The C2Z area generally has good highway frontage that will support the development of these vacant sites. Should vacant C2Z land however be utilised for core retail such as a supermarket (which could require a land parcel between 6,000 and 9,000m^2), this will affect land supply and expansion of C2Z land may need to be considered if demonstrated demand exists.

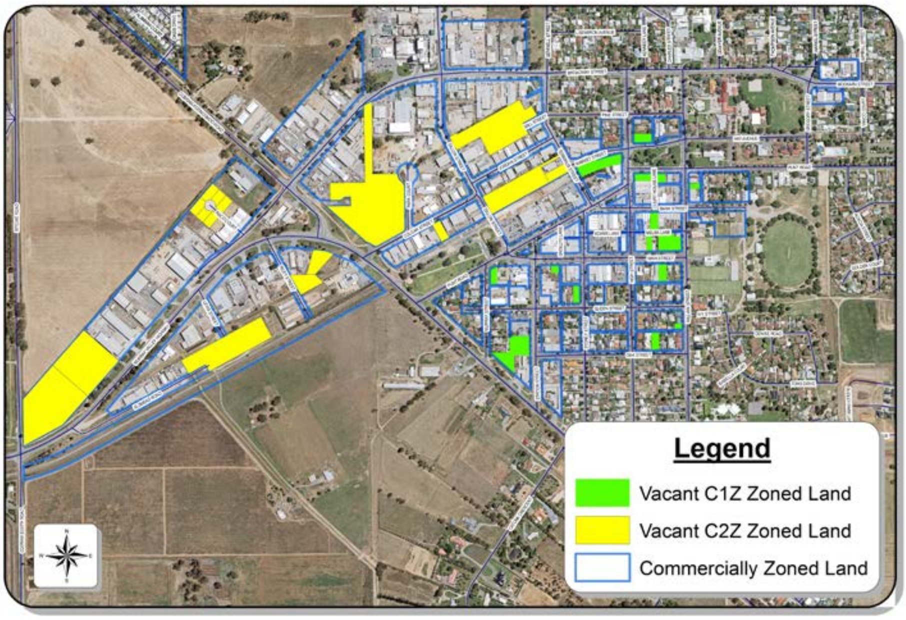


Figure 14: Vacant Zoned C1Z and C2Z Land - Cobram

The current land supply is considered adequate to support restricted retail and bulky goods development in Cobram to reduce potential loss of expenditure to other larger centres and the projected population growth. Although the C2Z land supply is considered adequate to meet projected demand, there are limited sites capable of accommodating a larger floor plate development (such as Bunnings) with exposure to the highway. Should a development of this scale be required and not accommodated by utilising vacant land or redevelopment of properties in the C2Z, the proposed Cobram Business Park could be a viable alternative in the future to expand the C2Z area.

Yarrawonga C1Z Land

Yarrawonga currently has approximately 2.6 Ha of vacant C1Z zoned land, the majority of this land being in one parcel located in a decentralised location along the Murray Valley Highway, and two smaller parcels in the northern section of the town centre. Yarrawonga has limited zoned land in the town centre to accommodate retail development or retail expansion. A limited number of properties used for residential purposes are available for conversion to retail use, however most of these do not have frontage to Belmore Street or main retail streets and will most likely be suitable for non-retail commercial development. The C1Z zoned parcel fronting onto Murray Valley Highway is adequately sized to accommodate a new full-line supermarket and additional retail development in a decentralised location to service the new residential developments to the east of the town centre. Should it be assumed 35-40% of this land are available for retail floor space once developed, this site alone can potentially accommodate 9,100-10,500m^2 of new retail floor space. The land fronting onto Belmore Street, south of the town centre and north of the Murray Valley Highway, can currently be developed for 'complimentary business uses' based on Planning Scheme provisions; however a planning permit or rezoning will be required. Support for retail development in this location is not based on a lack of zoned land supply but rather the strategic extension of the town centre towards existing business uses and providing additional commercial development opportunity in a centralised location.

Yarrawonga C2Z Land

Yarrawonga is well-serviced by vacant C2Z land, with over 17 Ha zoned C2Z land currently vacant in two different locations. This land supply can accommodate the catchment's C2Z needs without any need to open up further areas for development.

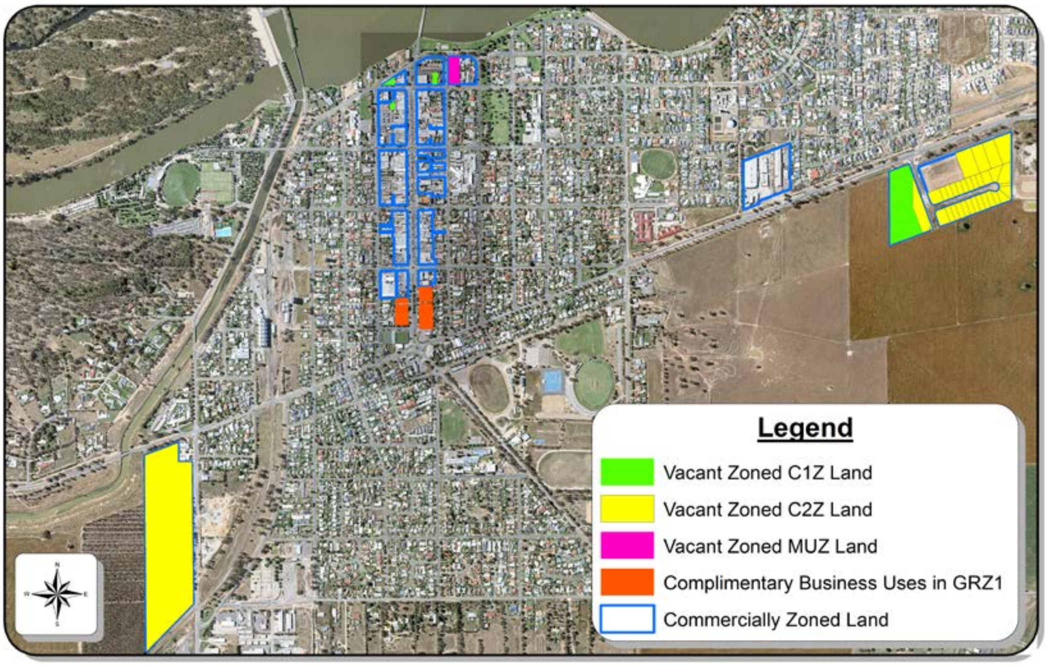


Figure 15: Vacant Zoned C1Z and C2Z Land - Yarrawonga

The C2Z areas generally has good highway frontage that will support the development of these sites. The new Bunnings will substantially increase the local offer and support retention of local expenditure in Yarrawonga. It may also stimulate further development on the surrounding C1Z and C2Z land and residential development occurs proximate to this location (noting the now lapsed permit application for a supermarket on the C1Z land). The C2Z area along Burley Road is located closer to the town centre and proximate to the industrial area, with some exposure to the Murray Valley Highway which makes it suitable for restricted retail development; no commercial development application has been lodged to date and the development aspirations for this land is uncertain.

The catchment size of both town centres benefit from having centralised town centres and retail development that generate economies of scale. The current development pattern and available commercial zoned land generally supports integrated development outcomes and can accommodate projected future demand. Specific sites may however require further consideration to ensure strategic developments can be facilitated in the catchment area to support both projected demand for local retail needs and potentially reduce higher order retail and comparison shopping currently accessed in larger centres.

1. Introduction

The Moira Shire Council is seeking policy direction to guide retail development in the towns of Cobram and Yarrawonga, with a specific focus on the town centres of these major towns within the municipality.

The project aims are to:

- Develop a ***qualitative analysis*** of the two town centres, including a determination of the retail needs of the community and key stakeholders
- Develop a ***retail policy framework*** for each town centre to guide land use and development, and inform decision-making.

The purpose of undertaking the study is to:

- Establish the objectives, principles and key strategies for existing retail centres of Cobram and Yarrawonga, the potential expansion/reduction of the retail footprint area
- Provide a context for and inform the review of the Moira Planning Scheme in respect to retail provision of the two major retail centres
- Guide private sector investment and the Shire's capital works expenditure
- Provide Council with a sound basis for decision making on development applications, rezoning proposals and the provision and location of future Council services and facilities
- Identify potential retail locations requiring particular action, for example where potential may exist outside the exiting retail footprint areas or for the restoration and improvement within the existing two established retail centres
- Capitalise on opportunities to revitalise the two existing retail centres
- Provide sufficient development opportunities to enable a diverse supply of retail floor space to meet community needs including potential for establishment of new anchor tenancies
- Cater for a full range of retail needs from local convenience to higher order comparison retail/goods and services perspective
- Promote walkability within the retail areas and by arranging activities within the two town centres in such a manner to improve access by foot/ bicycle rather than having to depend on access by car.

The Retail Policy Framework should also include recommendation in regard to the phasing of implementation.

2. Context and background

2.1 Moira Shire

Moira Shire is situated within the Hume Region of Victoria and covers 4,045 square kilometres stretching from Bundalong in the east to the Barmah National Park to the west. The municipality had a population of 28,123 at the 2011 Census. The population is projected to grow from 28,942 in 2016 to 32,043 in 2031[4].

The Shire shares a border with the Campaspe, Greater Shepparton, Benalla, Wangaratta and Indigo municipalities. Shepparton, Wangaratta and Albury-Wodonga are the nearest regional cities to Shire.

Moira Shire consists of four major towns; Cobram, Nathalia, Numurkah and Yarrawonga and 17 smaller towns; Barmah, Bearii, Bundalong, Invergordon, Katamatite, Katunga, Koonoomoo, Kotupna, Lake Rowan, Picola, St James, Strathmerton, Tungamah, Waaia, Wilby, Wunghnu and Yarroweyah.

2.2 Cobram

Cobram is the second largest town in Moira Shire by resident population, but the largest town by size of workforce and an important economic hub for the Goulburn Valley agricultural region. In 2015 Cobram had a population of 6,315 persons. It is important to note that Cobram receives a high number of seasonal workers during the fruit picking season. These workers are generally younger and not fully captured in Census data.

Cobram is the birthplace of Murray-Goulburn Dairy, Australia's largest dairy co-operative. Dairy and horticulture continue to drive the local economy with a number of supply-chain firms to support the town's significant food processing sector including transport and logistics, engineering, and professional and finance advisory services. The town is located within 70km from Shepparton and there are important economic flows between Cobram and the major regional centre through supply chain firms.

Cobram is the administrative centre for Moira Shire Council, a significant employer in the town. The town also serves as an important service and retail hub for the surrounding rural townships stretching towards Southern NSW (as north as Jerilderie). The town's Murray River frontage and iconic inland beaches make it a popular fishing and recreation destination during the summer months.

The cross-border relationship with Barooga is important as it is a significant township with a population of 1,498 residents which utilise services in Cobram. Strathmerton is located just a 10-minute drive from Cobram and despite being a small settlement of approximately 500 residents has a number of significant businesses including Bega Cheese.

The township is clustered between the Murray Valley Highway and Murray River. The commercial centre of the town is somewhat contained along Punt Road, Main Street and Bank Street. The town centre contains a mix of retail outlets and other services such as commercial, professional, entertainment and health.

2.3 Yarrawonga

Yarrawonga is the largest town in the Moira Shire, having overtaken Cobram with a population of over 7,603. The town is located on the southern bank of Lake Mulwala on the Murray River and has strong links with southern New South Wales, particularly the Mulwala township.

Lake Mulwala plays an important role in the town as a valuable irrigation resource for local agriculture, a range of recreational activities and environmental assets, and a drawcard for tourists and lifestyle residents (particularly retirees).

[4] Victoria in Future 2016

The cross-border relationship with Mulwala is important as it is a significant township with a population of over 2,000 residents which utilise Yarrawonga's services.

The Murray River Valley Highway transects the town from east to west, with the commercial centre of the town clustered along Belmore Street between the Highway and Lake Mulwala.

Yarrawonga's economy is strongly service-oriented reflecting the town's lifestyle and tourism economic role.

3. Planning Scheme and Policy Context

3.1 Planning Scheme Zoning and Overlays

3.1.1 Cobram

3.1.1.1 Zoning

The Cobram town centre consist primarily of Commercial 1 Zone (C1Z) land located to the north-east of the Murray Valley Highway.

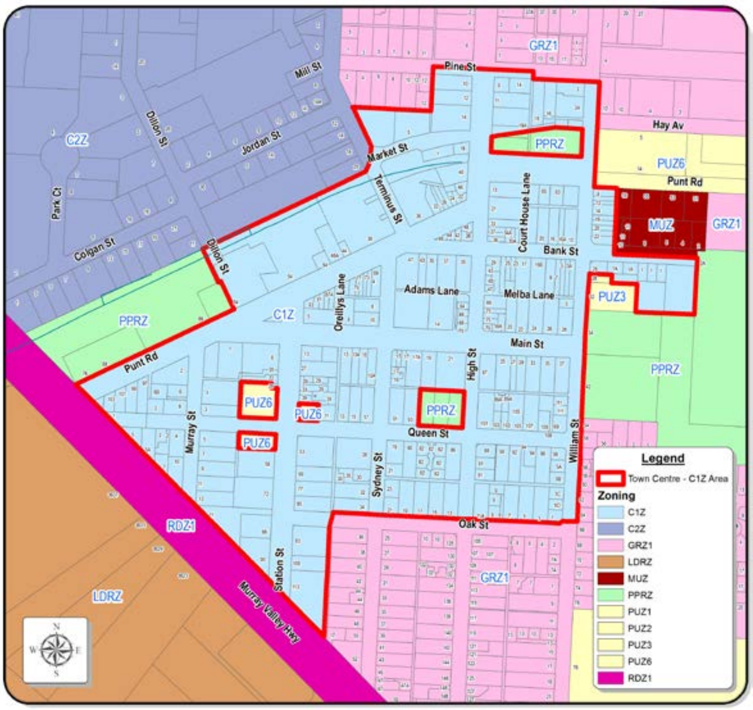


Figure 16: Zoning - Cobram Town Centre

The core retail area of Cobram comprise properties generally located within the area bound by Main Street, Punt Road and William Street, as well as properties fronting Main Street, Punt Road and Station Street. The core retail area is surrounded by land in a range of zones including the Public Use Zone (PUZ), the Public Park and Recreation Zone, the C1Z and the Commercial 2 Zone (C2Z)

The C1Z land surrounding the core retail area contains a mix of commercial, retail and residential uses as well as car parks and vacant land. There is also a small retail node on land in the C1Z further east of the core retail centre straddling Mookaril Street. A small area of land in the Mixed Use Zone (MUZ) containing residential and commercial uses is located to the immediate east of the core retail centre; it is bound by Punt Road to the north, William Street to the west and residential development to the east. A larger section of land in the MUZ containing Oasis Caravan Park is located to the north-west of the core retail area on Cobram-Koonoomoo Road and doesn't form part of the town centre.

The C2Z area is located in a contiguous linear area of land to the immediate north-west of the town centre generally straddling the Murray Valley Highway, Broadway Street, Colgan Street, and Jordan Street. It is bound by land in the Industrial 1 Zone (IN1Z) to the northwest, Farming Zone (FZ1) to the west and south, Low Density Residential Zone (LDRZ) to the southeast, C1Z and PPRZ land to the east and GRZ1 land to the northeast.

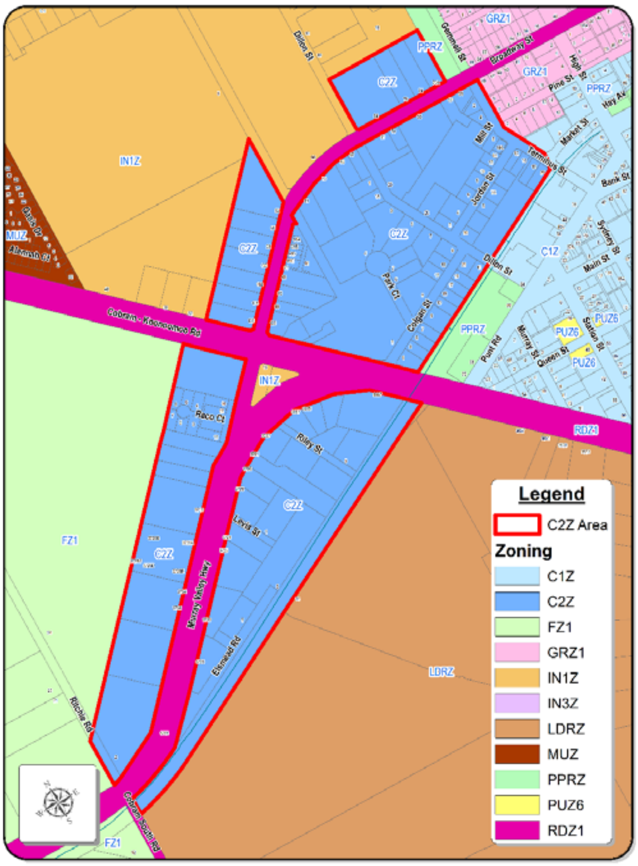


Figure 17: Zoning - Cobram Commercial 2 Area

3.1.1.2 Overlays

The Parking Overlay (PO2) affects all land in the C1Z, C2Z and MUZ. The Heritage Overlay affects both individual properties and a precinct area within the core retail area of Cobram, however the majority of C1Z, C2Z and MUZ zoned land are not covered by the Heritage Overlay.

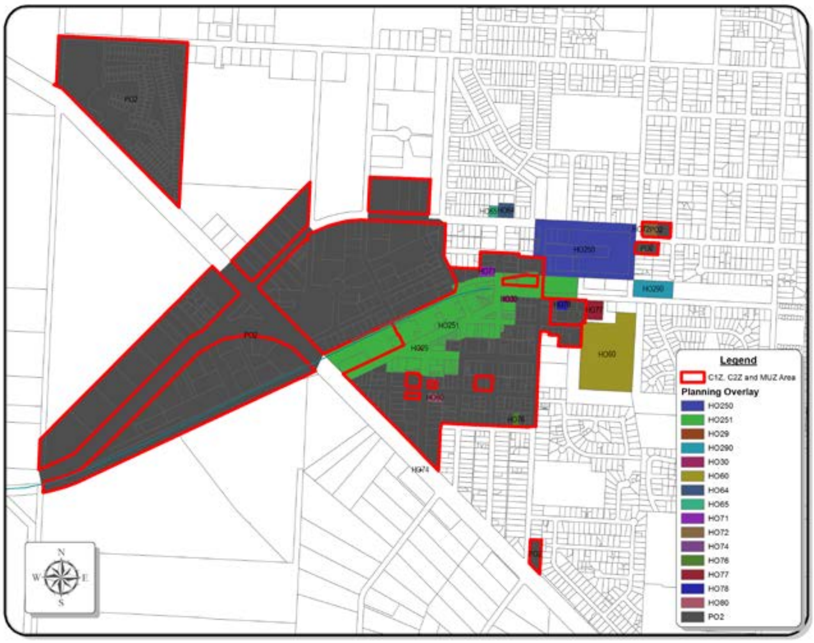


Figure 18: Cobram Planning Overlays in Retail and Commercial Areas

3.1.2 Yarrawonga

3.1.2.1 Zoning

The core retail centre of Yarrawonga comprises a contiguous linear tract of land generally along both frontages with Belmore Street in the C1Z. A range of fast food and service retailers occupy land in the General Residential Zone (GRZ1) on the respective corners of the intersection of Belmore Street and Telford Street. A section of land in the MUZ is located to the immediate east of the core retail centre and bound by the Lake Mulwala foreshore to the north, Lynch Street to the east, Hume Street to the west and residential development to the south on Witt Street.

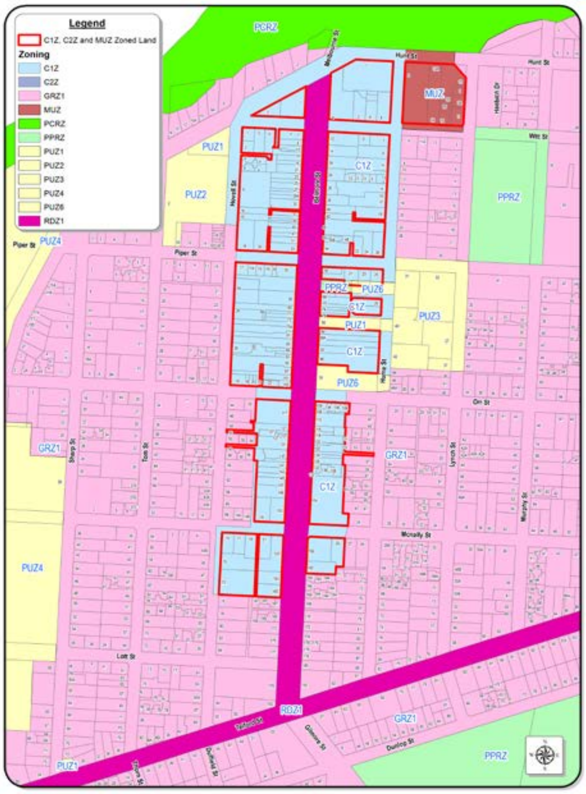


Figure 19: Zoning - Yarrawonga Town Centre

Two separate retail nodes are emerging on land in the C1Z and Commercial 2 Zone (C2Z) located along the Murray Valley Highway to the east of the core retail centre. The first area consist of the Home Timber & Hardware site and the second is the Bunnings development site.

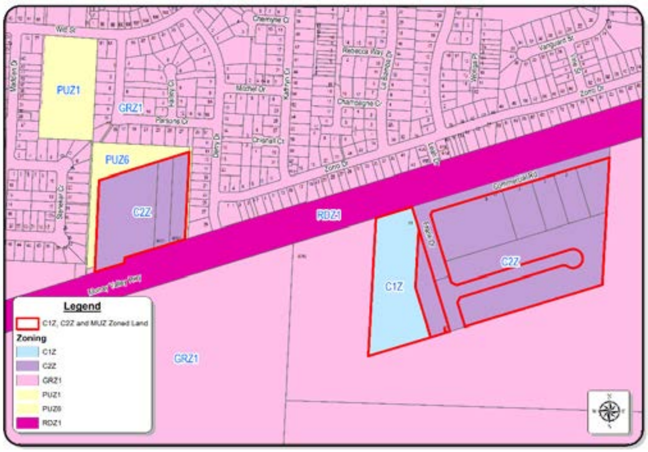


Figure 20: Zoning - Yarrawonga Commercial Area along Murray Valley HWY

There is also a parcel of land in the C2Z located on the south western corner of the Murray Valley Highway and Burley Road intersection. The site is currently undeveloped and borders onto the emergency services hub.

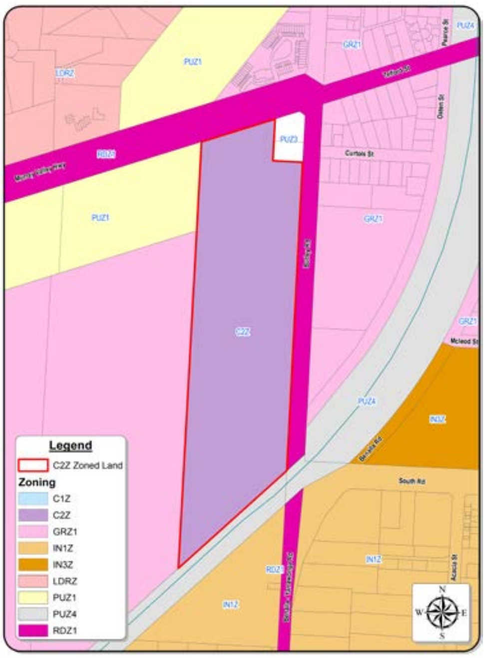


Figure 21: Zoning - Commercial 2 Area along Burley Road

3.1.2.2 Overlays

All of the land in the town centre of Yarrawonga is subject to the Parking Overlay (PO1). The precinct Heritage Overlay (HO264) applies to most of the town centre, with some properties also covered by Heritage Overlays (individually significant).

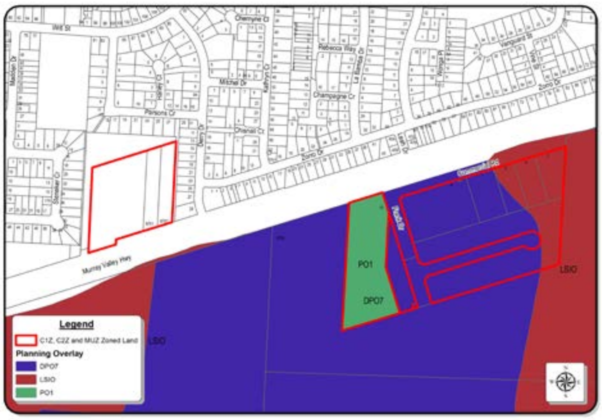


Figure 22: Yarrawonga Planning Overlays - Town Centre

The land containing the separate retail node located on the southern side of the Murray Valley Highway is subject to the Development Plan Overlay (DPO7). The Parking Overlay (PO1) and Land Subject to Inundation Overlay (LSIO) also apply to parts of this land.

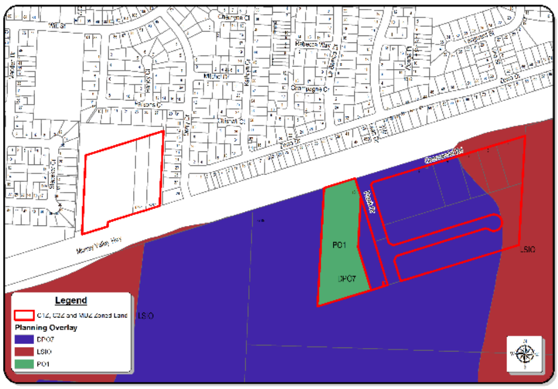


Figure 23: Yarrawonga Planning Overlays - Murray Valley Hwy Commercial Area

Figure 24: Yarrawonga Planning Overlays - C2Z Area along Burley Road

3.2 Council Plan 2013-2017

The Council Plan identifies tourism as a major contributor to the economic output of the municipality and a source of employment for 5.6% of Moira's workforce. The plan seeks to strengthen tourism as well as the wider economy of Moira by implementing the Business and Innovation Strategy 2013-2017 and developing the 2017-2021 Economic Development Strategy.

The plan outlines priorities for Council including developing a Tourism Strategy, an Arts and Culture Strategy and undertaking reviews and developing land use, structural and master plans that support business and tourism opportunities and investment.

3.3 Goulburn Valley Sub Regional Plan

Moira Shire is located in the Goulburn Valley subregion, which is one of four sub regions within the Hume Region.

The plan discusses the importance of the tourism industry to the region and attributes its strength to the close proximity to Melbourne and natural attractions. The plan recognises the significant contribution summer tourism in Cobram and Yarrawonga makes to the local economy and its potential for future expansion.

3.4 Moira Shire Business and Innovation Strategy 2014-2017

The Moira Shire Business and Innovation Strategy 2014-2017 provides Council with guidance for economic development within the Shire. The strategy recognises business services and tourism as economic strengths of the Moira Shire and the retail industry as the second largest employer in the Shire, accounting for 10 percent of all business establishments (excluding agricultural enterprises) and 25 percent of total business turnover. The strategy considers employment in these sectors to be a factor driving population growth in Moira Shire. Tourism, in particular, is considered to be a major employer in Cobram and Yarrawonga.

The Strategy states that the total retail and commercial floor space within the core retail centres of Cobram, Yarrawonga, Numurkah and Nathalia is 95,247 square metres, 12 percent of which is vacant (although the source of the information could not be confirmed).

The strategy identifies opportunities in the retail sector for the bulky goods retailers and niche retailers and makes mention of the positive business case for a cinema and bowling complex in either Cobram or Yarrawonga. For the tourism sector, opportunities for nature based tourism accommodation, equipment hire businesses, cafes and restaurants, tour and activities based businesses were identified.

3.5 Hume Regional Growth Plan

The Hume Regional Growth Plan (the plan) provides direction for the management of growth, change, land use and development within the Hume Region, which comprises the Alpine, Benalla, Greater Shepparton, Indigo, Mansfield, Mitchell, Moira, Murrindindi, Strathbogie, Towong, Wangaratta and Wodonga municipalities, over the next 30 years.

The vision set out in the plan states that "The Hume Region will be resilient, diverse and thriving. It will capitalise on the strengths and competitive advantages of the four sub regions, to harness growth for the benefit of the region and to develop liveable and sustainable communities."

To realise this vision, the following principles were established in the plan:

- "Promote an efficient development pattern to maximise the use of existing infrastructure, complemented by investment in new infrastructure for growth areas"
- "Enhance liveability and promote excellence in sustainable design"
- "Build on the region's economic strengths and competitive advantages"

Tourism is identified in the plan as an important industry and employer for the Hume Region. The plan recognises that key regional attractions, such as the Murray River, have provided the region with a niche in tourism markets. It states that the natural beauty of the region is an attraction for tourists and investors. The plan considers the region to be attractive for new investment and economic development.

The plan states that employment, transport services and commerce should underpin urban growth and that ensuring opportunities for commercial development is important for providing employment and strengthening the economy. The plan calls for the impact of online shopping on the region's retail sector to be considered when configuring the future retail floor space of urban areas and for areas of employment to be located appropriately and serviced to make use of existing water, infrastructure, information and communications technology, transport and energy connections. The plan identifies these services as contributing factors to attracting new investment, supporting growth of existing business and industry, and increasing economic development in the Hume Region. As a future direction for regional growth, the plan seeks to capitalise on the Hume Region's competitive advantages, opportunities and strengths when managing growth and change. The plan calls for the distinctive character of urban settlements to be maintained and enhanced because they contribute to the liveability, character and identity of the urban settlements themselves and the Hume Region as a whole.

The plan recognises the interdependent relationship between the cross-border twin towns of Cobram-Barooga and Yarrawonga-Mulwala in terms of services and that when considered as combined rather than in isolation, these relationships comprise larger and more diverse economies. The plan states that a new bridge at Yarrawonga will enhance connections across the Murray River. The plan also makes note of Cobram's strategic location near the intersection of key transport routes connecting Melbourne and Brisbane and Albury-Wodonga and Adelaide.

3.6 Hume Regional Plan (Hume Strategy)

The Hume Strategy for Sustainable Communities is a companion document to the four sub regional plans, including the Goulburn Valley Sub Regional Plan, which provides advice and recommendations for decision making and investment in the region over 10 years. The Strategy focuses on regional and sub regional matters, rather than matters for individual municipalities. However, it does identify Cobram and Yarrawonga as bases for significant summer tourism owing to the Murray River. The strategy identifies tourism as an economic and employment growth sector. A goal of the strategy is to capitalise on the competitive advantages of the region to achieve a thriving and dynamic economy. The vision set out in the Strategy states that *"The Hume Region will be resilient, diverse and thriving. It will capitalise on the strengths and competitive advantages of the four sub regions, to harness growth for the benefit of the region and to develop liveable and sustainable communities."* The Strategy identifies the management of development pressures as a challenge facing the region and calls for the investigation of the latent capacity of existing commercial areas and to new commercial capacity to be identified and planned for.

3.7 Moira Planning Scheme Municipal Strategic Statement (MSS)

Clause 21.01 Municipal Overview of the Municipal Strategic Statement (MSS) in the Moira Planning Scheme lists tourism among the economic strengths of the Shire. It credits the natural features of the Shire, including the Murray, Goulburn Rivers and Ovens Rivers and the Barmah Forest as the basis of the tourism industry.

An objective under *Clause 21.04-3 Settlement Objectives* calls for the consolidation of retail precincts within the Shire's townships unless there is demand for specific types of outlets in planned precincts.

Strategies for settlement under Clause 21.04-4 *Settlement Strategies* include:

- Discouraging the establishment of stand-alone retail outlets outside of town centres unless they are included in a planned commercial precinct
- Maintaining Cobram's existing structure including the clear separation of land use activities

- Encouraging the establishment of the Cobram Business Park on land between the Murray Valley Highway, Cobram-Koonoomoo Road and Ritchie Road
- Implementing the recommendations of the Cobram Urban Design Framework (2006) and the Yarrawonga Urban Design Framework (2000)
- Facilitating the redevelopment of railway land deemed to be surplus by VicTrack for either open space or commercial type uses
- Relocating inappropriate, non-core uses within the town centres to more suitable and appropriately zoned sites
- Carrying out a retail/business floor space analysis for Cobram
- Encouraging vacant and underutilised sites within Cobram's commercial precincts, including the town centre, to be redeveloped
- Developing a village green/community gathering place in the town centre of Cobram
- Protecting the town centres of Cobram and Yarrawonga by supporting new retail developments in the streets surrounding the town centres with active frontages on the ground floor and offices above the ground floor
- Facilitating the establishment of a medical precinct centred on the Cobram Hospital in Broadway Street
- Ensuring that future development in Yarrawonga and Cobram is generally in accordance with the Town Structure Plans
- Encouraging the rear of shops in Belmore St in Yarrawonga to be used more effectively – by providing pedestrian access to the rear of these sites there will be greater opportunities for the sites to be used for car parking
- Redeveloping land adjacent to the northern end of Belmore Street at the interface of Lake Mulwala and the Town Centre in Yarrawonga for tourism, retailing and residential uses
- Encouraging the integration of Kennedy Park with the Lake Mulwala foreshore and the northern end of Belmore Street
- Accommodating complementary business uses at the southern end of Belmore Street
- Promoting mixed use development within the area between Hunt St, Lynch St, Witt St, and Hume St
- Investigating options for urban renewal and redevelopment of the land between the rail line, Belmore Street and the Murray Valley Highway
- Implementing the recommendations of the Moira Rural Living Strategy 2004 and the Yarrawonga Strategy Plan 2004
- Attracting businesses to Yarrawonga that fill need gaps including the following types of outlets: hardware and homewares, lighting, garden and landscape supplies, builders' hardware, plumbing supplies, wood and timber supplies, tile and tiling supplies, window coverings, nursery and nursery supplies
- Supporting the establishment of five-star accommodation in Yarrawonga
- Protecting the ambience of Belmore Street in Yarrawonga by retaining the car parking in the centre of the road
- Identifying and developing off-street car parks for use by traders, customers and visitors of Belmore Street in Yarrawonga.
- Facilitating the subdivision of land at the saleyards, the eastern end of Melaleuca Street and land deemed surplus in the rail yards for service/light industry development.
- Facilitating a north-south bypass of Belmore Street in Yarrawonga to coincide with the construction of a second road crossing over Lake Mulwala.

Clause 21.05 Economic Development includes among 'key issues and challenges', the enhancement of the Shire's tourism industry by way of growth, development and diversification as well as ensuring the long-term protection and viability of the natural assets of the Shire.

Tourism is recognised under the clause as an economic and employment growth sector for the Shire as well as a contributor to the social, economic and physical composition of the Shire. It encourages new tourist attractions and services to be developed which will complement the existing tourism industry and improve the economic well-being of the community by creating jobs and wealth.

An objective for economic development listed under *Clause 21.05-3 Economic Development Objectives* is "to enable each urban centre to establish a clear role and function for its long term viability as a commercial and community centre."

Strategies for economic development under *Clause 21.05-4 Economic Development Implementation* include:

- Implementing Town Structure Plans through the development of urban centres in Moira Shire.
- Encouraging car parking that relates to town centres
- Identifying and developing appropriate locations for peripheral sales and ancillary business uses that complement core town centre activities
- Encouraging a range of business, tourism and industry developments throughout Moira Shire that do not threaten the natural and economic attributes of the municipality.

3.8 Review of the Moira Planning Scheme and Amendment C77 (in progress)

The Review of the Moira Planning Scheme (MPS) was prepared by Spectrum Planning Solutions and released in April 2016. The document makes recommendations for changes to the Local Planning Policy Framework (LPPF) and Municipal Strategic Statement (MSS) of the MPS, many of which relate to retail land use in Cobram and Yarrawonga. Amendment C77 to the Planning Scheme has been commenced to implement the MPS.

Clause 21.07-1 Cobram

The *Local area implementation* section in the proposed new *Clause 21.07-1 Cobram* of the LPPF includes the following relevant directives:

- Ensure development is generally consistent with the Cobram Framework Plan 2007 and contained within the settlement boundary.
- The existing structure of Cobram, with its clear division between land use activities, should not be compromised
- Encourage the establishment of a Cobram Business Park in the area defined by the Murray Valley Highway, Cobram-Koonoomoo Road and Ritchie Road.
- Facilitate the redevelopment of surplus railway land (if deemed surplus by Vic Track) for either open space or commercial type uses, as appropriate.
- Seek the relocation of inappropriate, non-core uses in the town centre to more suitable and appropriately zoned sites.
- Encourage the redevelopment of vacant and underutilised sites in the commercial precincts, including the town centre.
- Protect the town centre by supporting new retail developments that provide active frontages on the ground floor with offices above the ground floor in the streets surrounding the town centre.
- Facilitate the establishment of a medical precinct around the Cobram Hospital in Broadway Street.

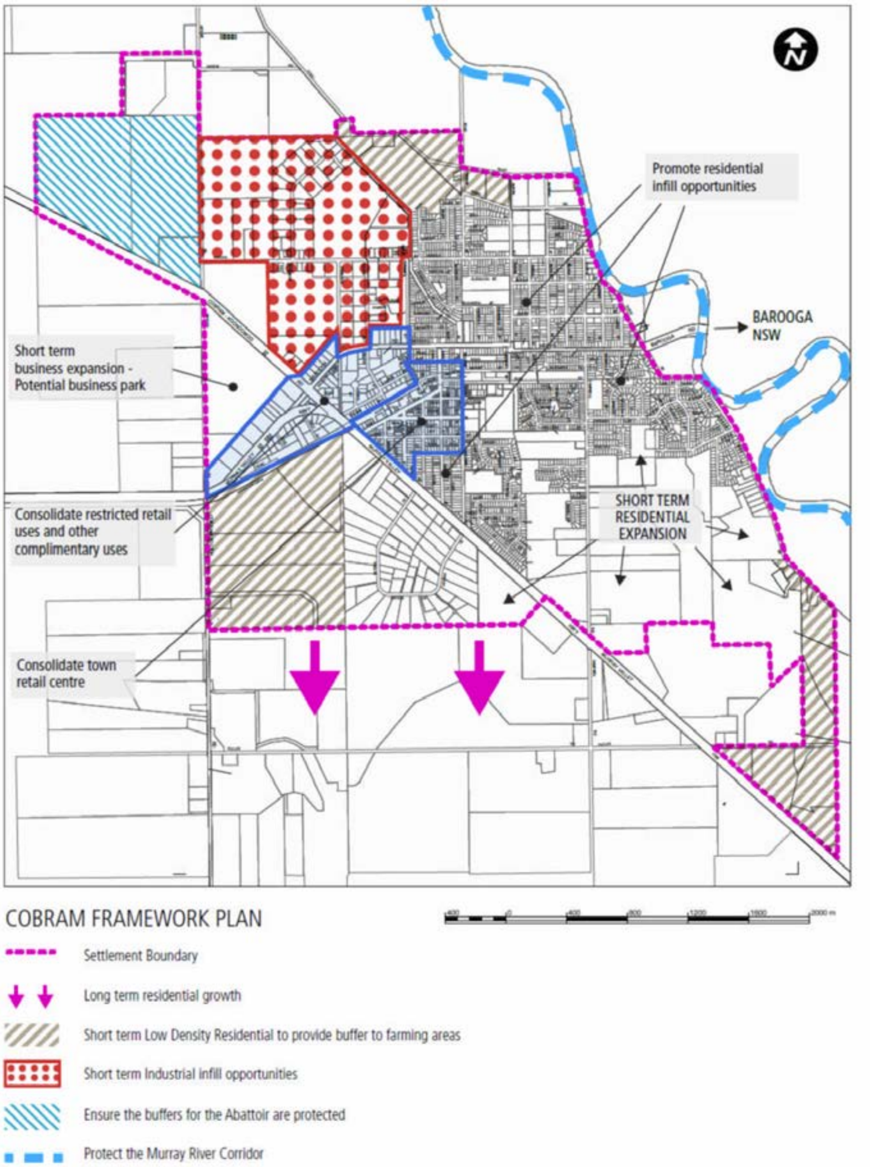


Figure 25: Cobram Framework Plan Contained in Amendment C77

The strategic directives related to retail development in the draft MSS is generally consistent with the existing MSS provisions.

Clause 21.07-2 Yarrawonga

The *Local area implementation* section in the proposed new *Clause 21.07-2 Yarrawonga* of the LPPF includes the following relevant directives:

- Ensure development is generally consistent with the Yarrawonga Framework Plans and contained within the settlement boundary.
- Encourage the more effective use of the rear of Belmore Street shops. Pedestrian access to the rear of these sites will enable more opportunity for use of car parking at the rear of sites.
- Promote an integration of tourism, retailing and residential uses at the interface of Lake Mulwala and the Town Centre through redevelopment of land adjacent to the northern end of Belmore Street.
- Accommodate complementary business uses at the southern end of Belmore Street.
- Promote mixed use development within the area bounded by Hunt Street, Lynch Street, Witt Street and Hume Street.

- Seek the relocation of inappropriate or non-conforming uses in Belmore Street and Hunt Street to more suitable and appropriately zoned sites.
- Support the development of restricted retail uses to avoid the loss of local expenditure to other regional centres.
- Protect the Belmore Street retail activity centre by favouring new developments that provide retail space on the ground floor with offices above the ground floor or in the streets surrounding Belmore Street.
- Protect the amenity of Belmore Street by retaining the centre of the road car parking.
- Identify and develop off-street car parks to service the needs of traders, customers and visitors of Belmore Street.

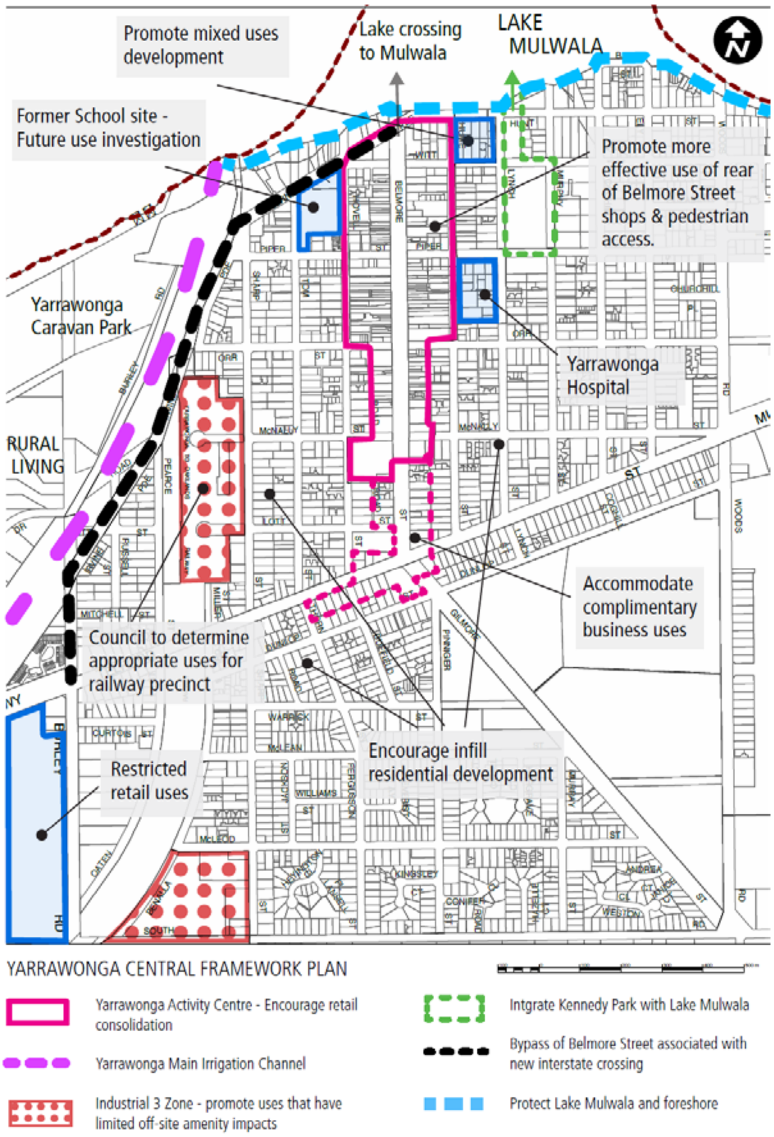


Figure 26: Yarrawonga Central Framework Plan Contained in Amendment C77

The strategic directives related to retail development in the draft MSS is generally consistent with the existing MSS provisions. The proposed *Yarrawonga Central Framework Plan* however better define the area south of the town centre where 'complimentary business uses' will be supported.

3.9 Moira Shire Tourism Destination Management Plan 2015 – 2018

The Moira Shire Tourism Destination Management Plan 2015-2018 (DMP) outlines strategies for achieving growth in tourism within the Moira Shire. According to the plan, tourism incorporates various industry sectors including retail and in supporting tourism a 'whole of Council approach' will be taken. The DMP has identified backpacker accommodation in Yarrawonga as a future tourism development opportunity that Moira Shire Council can provide support for to complement the existing tourism offer.

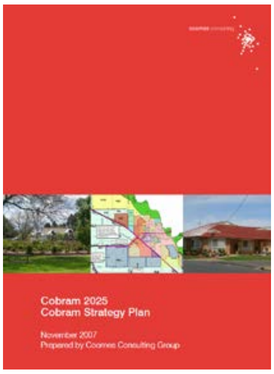
3.10 Cobram Strategy Plan 2025

The Cobram Strategy Plan 2025 (the plan) was prepared in 2006 with the objectives to:

- Facilitate the orderly development of urban areas, including for residential, commercial/business, industrial, open space and recreational land use activities.
- Make effective use of existing infrastructure, particularly through urban consolidation.

The plan has the following recommendations:

- Maintain the compact nature of the Cobram town centre to intensify retail and commercial uses;
- Encourage the implementation of the urban design initiatives for the town centre as set out in the Cobram Urban Design Framework David Lock & Associates, July 2005);



- Encourage the relocation of bulky goods outlets and similar businesses to less centralised areas in Cobram;
- Encourage sites with frontage to Punt Road for higher order retail and commercial uses which would facilitate continuity of the "active shop front retail experience" along the northern side of Punt Road, east of the Safeway supermarket;
- Continue discussions with VicTrack in regard to undertaking a land swap to relocate the railway station and associated land from the town centre;
- Encourage higher density residential development on the periphery of the town centre to provide support and contribute to its vibrancy;
- Rezone land to Business 4 Zone as per the recommendations of the Industrial Land Review (Maunsell Australia, 2004);
- Undertake a retail floorspace analysis to review the supply of and anticipated demand for commercial and retail floorspace in and around the town centre;
- Subject to the outcomes of the floorspace analysis, establish a 'Business Park' to be zoned Business 4 in the triangle defined by The Murray Valley Highway, Cobram Koonoomoo Road and Ritchie Road. Apply an appropriate overlay to the site to control aspects such as built form, design, landscaping and the like;
- Provide appropriately located local neighbourhood centres in residential neighbourhoods as they develop;
- Subject to the train station/bus terminal be relocated to an area south of the Murray Valley Highway, investigate the possibility of providing a local neighbourhood centre to service a new residential neighbourhood and existing nearby businesses.

Cobram Town Centre

The plan confirms the existing town centre as the commercial heart of Cobram and retail activities for daily, weekly and higher order goods shopping should be encouraged to intensify. Restaurants and cafes should be encouraged to service locals and visitors, as well as the important office and business sector.

The development of vacant premises and allotments in the town centre is encouraged, supported by public realm improvements to stimulate redevelopment.

The plan also state that businesses that occupy large areas of floor space without active frontages (such as car dealerships and major hardware outlets) are not generally suited to a town centre location. These are better located along the Murray Valley Highway and the main town entrance where highway/main road exposure will support these businesses. Bulky goods outlets and car dealerships should be encouraged to locate along the Murray Valley Highway or Broadway Street, in the areas to be rezoned to Business 4 from Industrial 1 (now zoned Commercial 2). This will in-turn enable core retail developments in the town centre.

The plan includes recommendation to streetscape works, public realm and open space identified in the Cobram Urban Design Framework; these are noted but for the purpose of this study the implementation and impacts of this plan are Council's responsibility and not within the scope of this report.

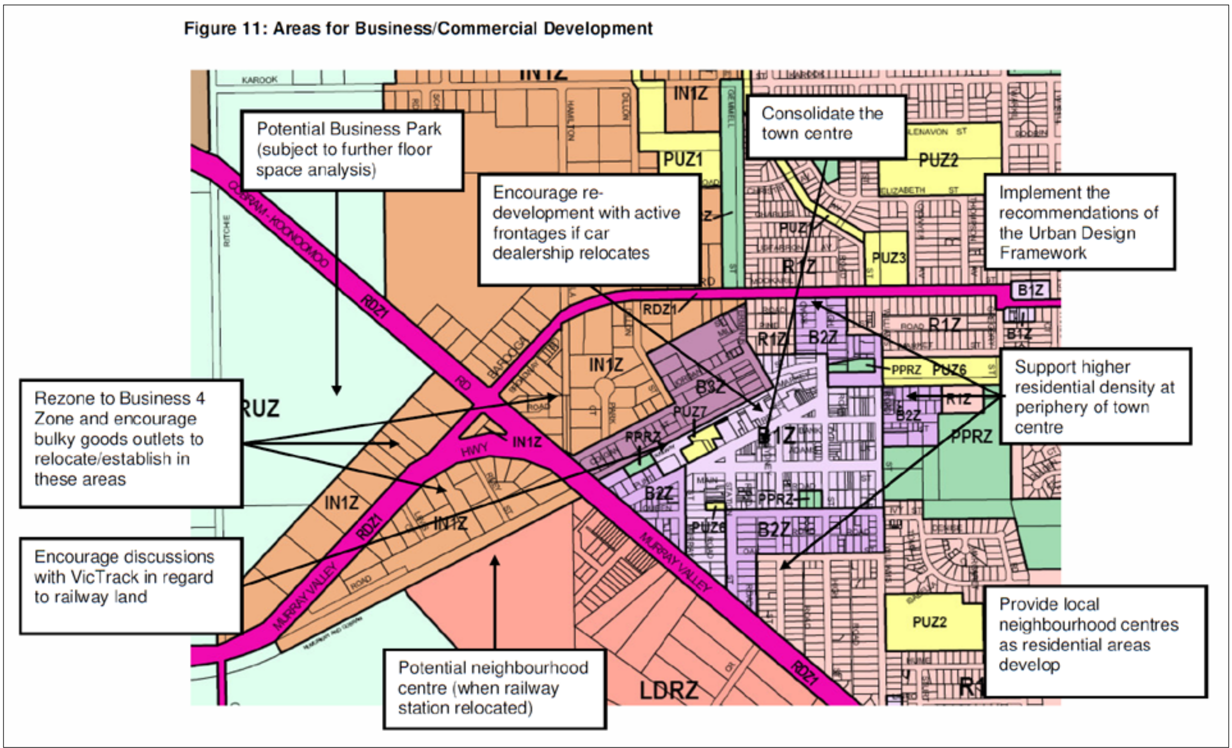


Figure 27: Cobram Strategy Plan 2025 - Areas for Business/Commercial Development

Local Convenience Centres

The plan supports the development of local neighbourhood centres in expanding residential communities. One new centre of 0.16ha is supported in the Cobram Development Plan development to service local needs. More details and a discussion on this site is provided later in the report.

Bulky Goods/Peripheral Sales

At the time the plan was developed, no Business 4 Zone land was available in Cobram. The plan recommended that the Industrial 1 Zone area be rezoned to Business 4; this has subsequently been enacted and the land rezoned to the current Commercial 2 Zone, which facilitates the development of bulky goods.

The limited opportunities within this areas was recognised and the development of a 'business park' was recommended in the triangle defined by the Murray Valley Highway, Cobram Koonoomoo Road and Ritchie Road (subject to further floor space analysis). This recommendation was subsequently included in the Moira Planning Scheme at Clause 21.04-4.

Settlement Strategy

The plan identify a settlement strategy for Cobram with the following elements relevant to retail development and the town centre:

- The existing structure of Cobram, with its clear division between land use activities, should not be compromised;

- Medium density housing is encouraged around the commercial fringe of the town centre, near public open space and local neighbourhood centres and within good access to existing and potential public transport routes;
- Encourage the establishment of a Cobram Business Park in the area defined by the Murray Valley Highway, Cobram Koonoomoo Road and Ritchie Road;
- An integrated open space plan inclusive of connections to the town centre, through the expanding residential neighbourhoods and access along the river frontage will be developed;
- Implement the recommendations of the Cobram Urban Design Framework (2006);
- Encourage the development of Federation Park as a community and tourist facility;
- Continue discussions with VicTrack in regard to the relocation of the railway station/bus terminal from its current location in the town centre;
- Facilitate the redevelopment of surplus railway land (if deemed surplus by VicTrack) for either open space or commercial type uses, as appropriate;
- Seek the relocation of inappropriate uses in the town centre to more suitable and appropriately zoned sites;
- Undertake a retail/business floorspace analysis for Cobram;
- Encourage the redevelopment of vacant and underutilised sites in the commercial precincts, including the town centre;
- Facilitate the development of a village green/community gathering place in the town centre;
- Protect the town centre by favouring new developments that provide active frontages on the ground floor with offices above the ground floor or in the streets surrounding the town centre;
- Undertake a traffic and transport analysis and assessment for Cobram;

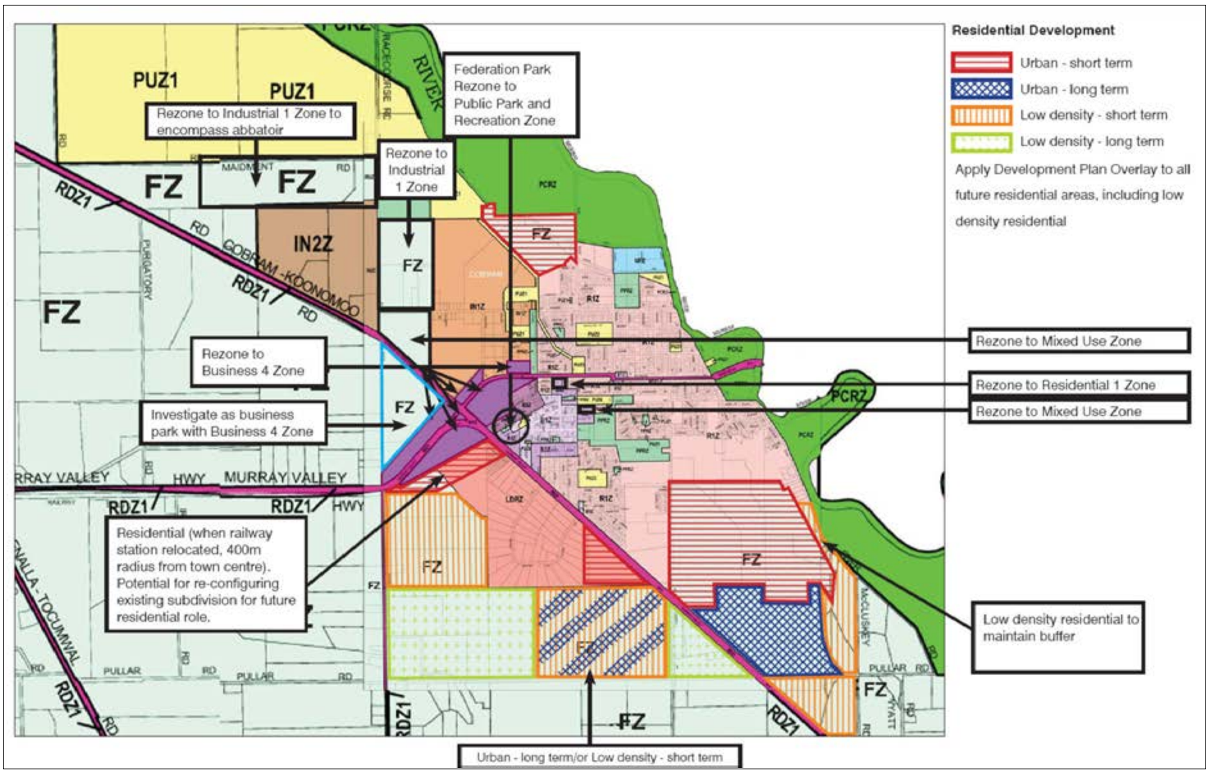


Figure 28: Cobram Strategy Plan 2025

3.11 Cobram Development Plan

The Cobram Development Plan (the plan) was approved by Council in 2007 to guide further residential development south-east with an estimated 1337 lots of various densities. The plan makes provision for a small local neighbourhood centre of 0.16 Ha and will provide for local needs and may consist of a milkbar, café and other smaller retail uses; a supermarket or higher order shopping facility are excluded.

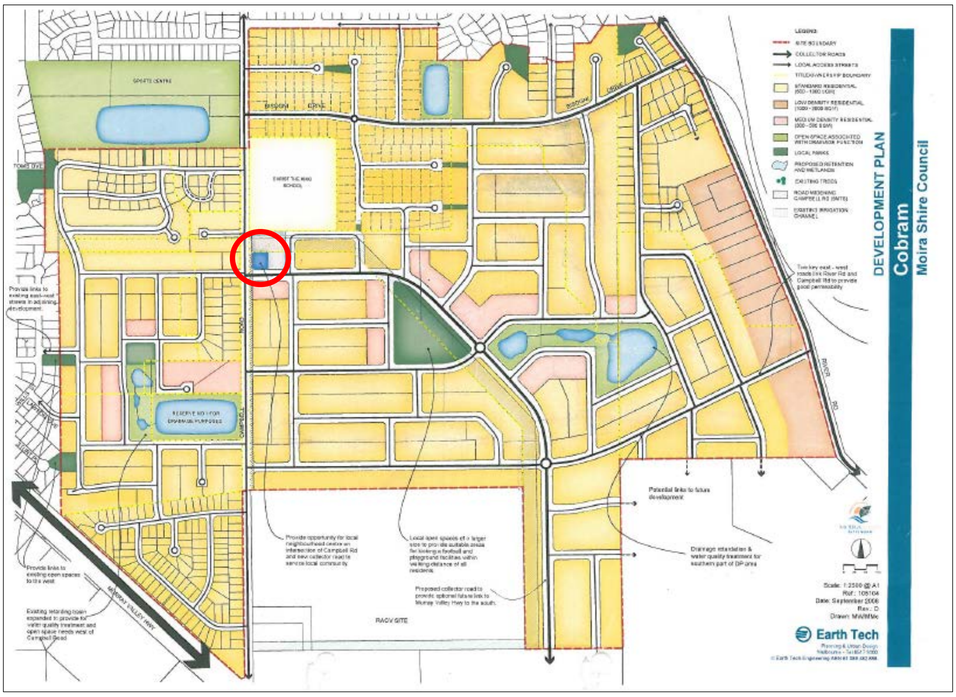


Figure 29: Cobram Development Plan - Future Local Neighbourhood Centre location

3.12 Yarrawonga Strategy Plan (2004)

The Yarrawonga Strategy Plan (the plan) provides an analysis of socio-economic and socio-demographic data for Yarrawonga to inform future development. An assessment of retail and commercial development is included informed by other reports including the Essential Economics *Retail Advice to the Yarrawonga Urban Design Framework* prepared in August 2000.

The plan noted the limited opportunities for residential expansion, which included the Mixed Use Zone land north-east of the town centre and potential re-development of two sites in Belmore Street currently used for car showrooms (should they be relocated). The report also notes the Amendment C13 Panel report recommendation not to extend the town centre boundary to the south.

The plan inter alia assessed four potential locations for retail development and made a range of recommendations, with the following relevant to this study:

- Commence negotiations with the proprietors of the two car sale outlets in Belmore Street with a view to relocating to the potential Business 3 Zone in Burley Road or another suitable commercial centre;
- Modify the Outline Development Plan covering Gormans Land to include a commercial centre;
- Include a boutique retail centre in the vicinity of Linthorpe Drive for the future development of Botts Land;
- Identify land for the boutique retail centre be rezoned for that purpose;
- Initiate a marketing program to attract the following types of businesses in the new retail centres:
  - Hardware and homeware
  - Lighting shops
  - Garden and landscape supplies
  - Builders hardware
  - Plumbing supplies
  - Wood and timber supplies

  - o Tile and tiling supplies
  - o Window coverings
  - o Nursery and nursery supplies;
- Favour future development applications in the central district of Yarrawonga that locate office space above ground floor or in the streets surrounding Belmore Street;
- Rezone land on the west side of Burley Road between the railway line and the Murray Valley Highway to Business 3 to allow for the development of peripheral sales outlets.

3.13 Yarrawonga Futures Plan (2006)

The Yarrawonga Futures Plan (the plan) is a strategic plan for the social, economic and environmental future of the Yarrawonga Activity Centre. The plan seeks to achieve its goal through the examination of a number of key themes including tourism, retailing, traffic & parking, public transport. The plan conducted an analysis of issues and opportunities that informed the formulation of the plan.

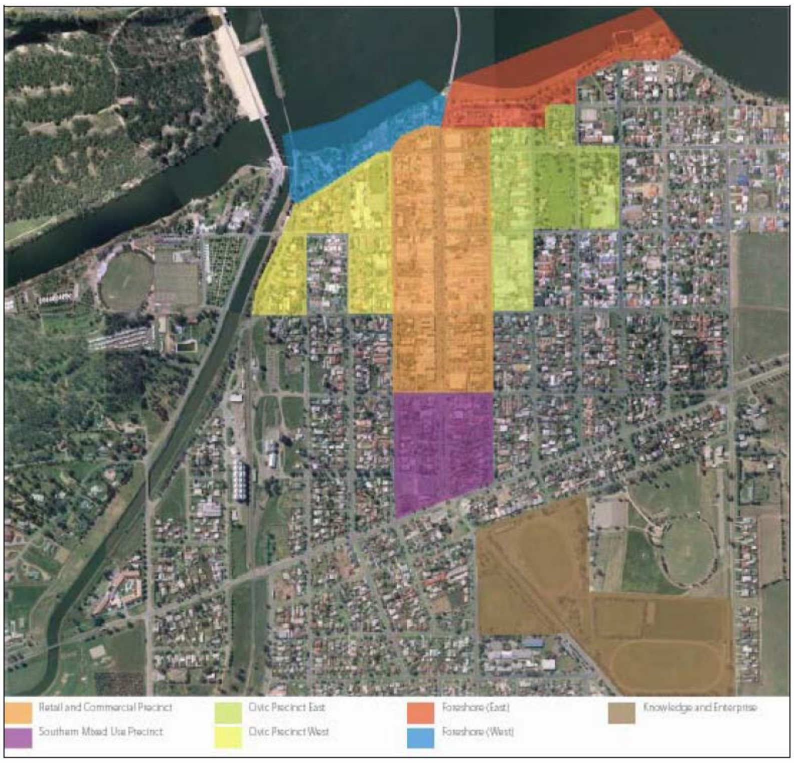


Figure 30: Yarrawonga Futures Plan - Town Centre Precincts

The plan identifies several precincts, with the following relevant to retail development:

Retail and Commercial Precinct

Belmore Street will continue to be the heart of the retail and commercial precinct. This precinct extends from McNally Street north to the foreshore and includes the eastern side of Belmore Street to Hume Street and the western side to Hovell Street. The area should focus on intensifying retail activities along Belmore Street including weekly and higher order shopping. Restaurants should be encouraged towards the foreshore but also service the emerging commercial office precinct. Intensification will involve relocation of existing car showrooms, carpet and major hardware retailers to new locations to free-up existing floor space.

Bulky goods and car showrooms could be located in the proposed Bulky Goods Precinct along the Murray Valley Highway east of Belmore Street. The highway exposure and larger land parcels make this precinct attractive for these uses. Ground floor office space could move to the Southern Mixed Use Precinct in purpose built buildings or above shops within the precinct.

Magnet stores play a significant role in drawing customers to the Belmore Street Retail Precinct. Considering Yarrawonga/Mulwala's population is expected to increase to more than 16,000 people by 2030, key stores including Safeway and IGA should consider expansion opportunities in order to service future demand. Any expansion of these retail shops should build activity along the street frontage. It is recommended that any proposals for new magnet stores or larger 'plate' activities should be located behind the Belmore Street shops or in the Southern Mixed Use Precinct on Belmore Street.

Current business operating hours have been limiting the retailing capacity of the precinct. Business hours that cater to the needs of the community will increase the level of service in the town centre, draw more people over a longer period of the day and assist in activating the nightlife.

Belmore Street currently consists of mostly single storey buildings. This provides opportunity to use shop tops for complementary uses such as commercial, and/or residential. It is recommended that the preferred character for all new development be two levels incorporating retail activity on the ground floor.

Other recommendations in terms of parking, public realm, traffic and open space are made in the plan; these are noted but for the purpose of this study the implementation and impacts of this plan are Council's responsibility and not within the scope of this report.

Southern Mixed Use Precinct

It is considered that this area south of McNally should include a mix of uses including office space, larger retailing, shops and residential apartments. Retailers seeking larger floor areas could be accommodated in this area.

A mix of uses in this Precinct will capitalise on its location and add to the overall fabric of Yarrawonga. This can be incorporated into the planning scheme via a Local Planning Policy or a Design and Development Overlay.

Gateway Treatment should be provided at Murray Valley Highway in order to recognise this precinct as a part of the Yarrawonga Town Centre. Even though this area is different from the northern portion of Belmore Street, both Gateways should incorporate the theme of the town. The Gateway will act as an indicator for locals and tourists that have arrived in Yarrawonga.

The 'delivery' section of the plan recommended that the Mixed Use Zone be applied to this precinct, however this recommendation has not been implemented to date.

Foreshore (East)

Lake Mulwala has been important to the development of Yarrawonga. It has become a focal point for both locals and tourists and offers a wide range of recreational opportunities. It is important that primary access to the lake is protected as a public realm such that the community can continue to benefit from its presence. Further, and in line with the Yarrawonga Strategy Plan, the community should have enhanced facilities that capitalise on Lake Mulwala and increase the community's enjoyment.

The area south of the 'tourist drive' between Belmore Street and Lynch Street should include the development of apartment style accommodation with ground level cafés and tourist related retail. Multi storey apartments should be built applying strong design principles that take into consideration building ratios, bulk and setbacks.

3.14 Yarrawonga East Development Plan

The Yarrawonga East Development Plan (the plan) was approved by Council in 2007 to guide further residential development along the eastern edge of town in three development areas:

- North of Murray Valley Highway with an estimated 440 lots and a local neighbourhood centre of 0.5 Ha

- Hogans Road Precinct with an estimated 370 lots and a local neighbourhood activity centre of 0.3 Ha
- South of Murray Valley Highway with an estimated 2,210 lots and no retail space provision.

Both these local neighbourhood centres will provide for local needs and may consist of a milkbar, café and other smaller retail uses; a supermarket or higher order shopping facility are excluded.

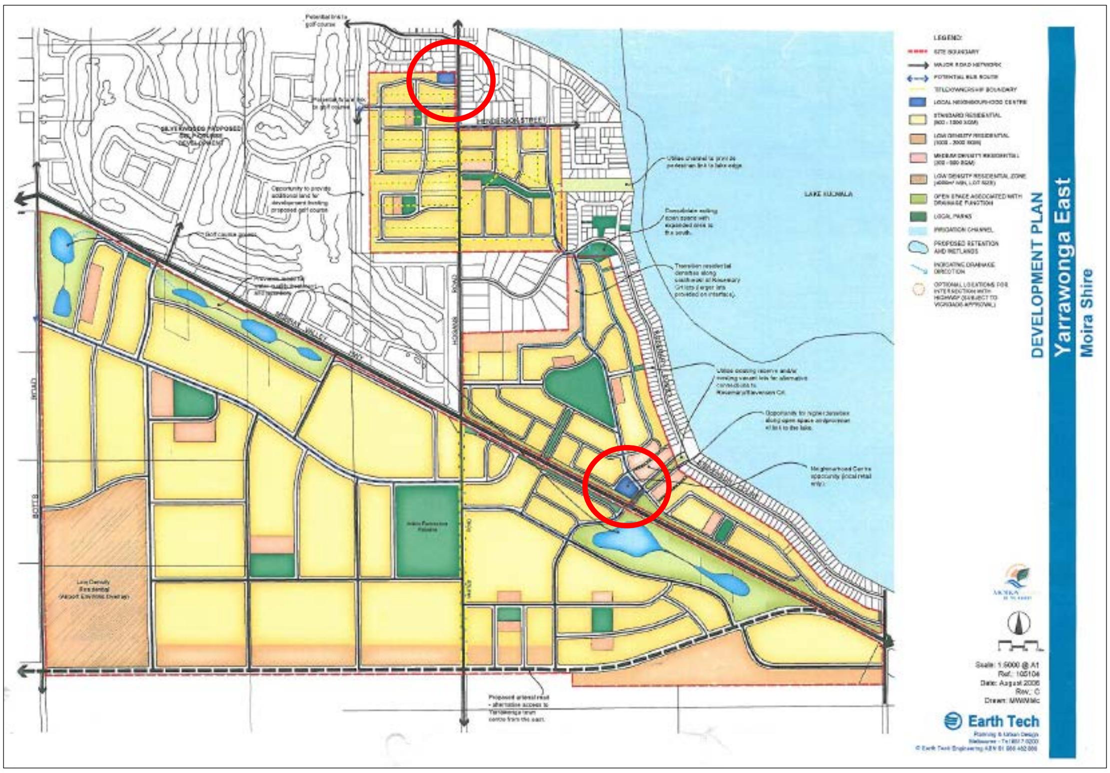


Figure 31: Yarrawonga East Development Plan - Future Local Neighbourhood Centres location

3.15 Moira Shire Economic Analysis (November 2016 - Final Report V.2)

The Moira Shire Economic Analysis provides a better understanding of the demographic and economic outlooks of the shire.

The report identifies the following key statistics:

- The estimated resident population of the Moira Shire was 28,942 in 2016, with the population projected to increase to 32,043 by 2031[5].
- Retail trade employed 1,103 people in 2011.
- Retail trade had an output of $119million in 2015.
- 170 Retail trade businesses was registered in 2014.
- Retail trade employed 11,100 people in 2015, with the projected change to 2019 being 678 people.
- Sales assistants (502) and retail managers (237) collectively make up 8% of the workforce.
- The median age in Moira Shire is 44 years. The average age will increase as the population ages and locations such as Yarrawonga continue to be an attractive lifestyle location for retirees.
- Moira Shire has relatively strong employment containment with 67% of residents also working in the Shire.

[5] Source: Victoria in Future 2016 using VIFSA boundaries.

The report has the following key findings related to retail:

> Moira has a significant retail sector. As the Shire has four medium sized towns, the retail offering is generally aimed at servicing local residents, surrounding rural catchments, and tourist markets. Higher order retail and comparison shopping is accessed in the nearby major centres of Shepparton and Albury/Wodonga. The reliance on the local catchment means that Moira's retail sector is quite resilient, with the retail strips within each town trading well.
>
> Future growth in the sector is expected to continue in association with population growth. Some of the opportunities include:
>
> - The strategic location of Moira's towns along major highways and transport routes will provide opportunity for growth in large format retail with highway exposure;
> - The growing tourism market and investment and renewal of the town centres may also provide opportunities for more boutique retail and hospitality;
> - The growth of Yarrawonga's population may position as the town an attractive investment prospect for major national retailers (as demonstrated by the introduction of Bunnings). Other major retailers which are not present may be approached to locate in town (e.g. ALDI).

A high level review of the visitor economy highlights the following relevant to the study:

- Average annual visitation to the Moira Region over a ten-year period to 2015 was over 476,000 visitors, with 53% overnight and 47% daytrip visitors.
- The top three activities that domestic overnight visitors to the Moira Region participated in were eating out at restaurants/cafes (63.1%), visiting friends and relatives (48.1%), and going to pubs and clubs (22.7%), with a larger proportion of visitors participating in these activities than the Regional Victorian average.
- Moira receives a relatively older visitor profile. 51% of overnight visitors to Moira were over the age of 55 years, compared to 34% for Regional Victoria.
- The age profile for daytrip visitors is markedly different, with the highest proportion of visitors under 24 years of age, which represented more than double the proportion of this age group for Regional Victoria as a whole.
- There are 63 accommodation establishments with a total bed capacity of 7,673 in Moira Shire. Caravan and Camping Parks are the largest accommodation type by bed capacity reflecting the region's popularity for river activities and for caravaners. Motels are also prominent reflecting the region's position along a number of significant highways and large industry base. Yarrawonga has the largest concentration of accommodation in the Shire with more than half of all establishments. Yarrawonga's estimated bed capacity is 3,059 and Cobram's 2,146.

The report (at sections 7 and 8) provides a profile for the Yarrawonga and Cobram Townships respectively. The following key points for each township are of relevance to the study:

Yarrawonga

- Yarrawonga is the largest town in the Moira Shire, having overtaken Cobram with a population of 7,603 people.
- The town is positioned on the bank of Lake Mulwala on the Murray River and has strong links with southern New South Wales, particularly the Mulwala township. The cross-border relationship with Mulwala is important as it is a significant township with a population of over 2,000 residents which utilise Yarrawonga's services.
- Lake Mulwala plays an important role in the town as a valuable irrigation resource for local agriculture, a range of recreational activities and environmental assets, and a drawcard for tourists and lifestyle residents (particularly retirees). The lake, along with an ideal climate for vacationers, and historical links to NSW club venues has made Yarrawonga one of the most popular tourist destinations in the Murray region.
- Commercial land and activity is concentrated around the town centre. There is a new Commercial 2 Zone precinct along the Murray Valley Highway on the eastern side of town. This will include a Bunnings, which is

expected to be open at the end of 2016, as well as a car dealership. There may be additional opportunities for highway focused retail in this area, but it will be important that any new retail uses do not threaten the primacy of the town centre.

- Yarrawonga is the largest town in Moira Shire. In 2015, Yarrawonga had a population of 7,724 persons. The town has experienced significant growth over the past decade growing by 1,753 residents, an average of 175 residents per annum.
- It is important to note that Yarrawonga draws on a significant rural population, as well as important cross-border links with Mulwala, which are an additional economic demand driver for Yarrawonga. Mulwala is located just over the river and many of the residents' access services and shops in Yarrawonga. The township of Bundalong is also reliant of services in Yarrawonga and has experienced residential growth in recent years due to its location on Lake Mulwala.
- The lack of understanding of the cross-border links has meant that Yarrawonga receives less recognition in regional State-wide strategy. For example, within the Hume Regional Growth Plan - future growth directions, Yarrawonga is categorised as a 'cross border settlement' without recognition of the significant population growth anticipated.
- The rural catchment of Yarrawonga based on State Suburb Boundaries had a population of 11,378 residents (including Yarrawonga) in 2011[6].
- The median age of Yarrawonga residents in 2011 was 48 years old, which is older than the Moira median of 44 years old. Between 1981 and 2011, Yarrawonga's age profile has grown older with significantly less young residents (aged 5-17 years). In 1981 there were 976 residents aged over 55 years, compared to 2011 when there was 2,864. The ageing profile demonstrates the popularity of the town as a retirement location.
- Trading hours of many retailers are not suited to the tourism market (e.g. many shops close after 1pm on weekends).
- The following 'business development opportunities' are identified:
    - The growth of Yarrawonga's population may position the town as an attractive investment prospect for major national retailers (as demonstrated by the introduction of Bunnings). Other major retailers which are not present may be approached to locate in town (e.g. ALDI). Council is currently undertaking a retail floorspace analysis which will identify future demand levels.
    - Although there is a large supply of food and beverage business, quality café and restaurant offerings which complement the tourism and lifestyle strengths of the town are limited. This includes a greater diversity of food types, breakfast choices, and cafes and restaurants with longer opening hours to support nightlife. The popularity of the recently opened Rich Glen Olive café demonstrates the unmet demand for quality food and beverage.
    - Further demand for bulky goods and large format retail has been identified in previous reports and further opportunities to leverage from the Bunnings development may occur. Council may consider expansion of the Commercial 2 Zone along the Murray Valley Highway and investigate opportunities along the bypass route once confirmed (subject to the Retail study which is currently being undertaken).

Cobram

- Cobram is the second largest town in Moira Shire by resident population, but the largest town by size of workforce and an important economic hub for the Goulburn Valley agricultural region.

[6] Note that a larger resident population for the town centre has been calculated later in this report based on 2015 population figures and the indicative primary retail catchment.

- Dairy and horticulture continue to drive the local economy with a number of supply-chain firms to support the town's significant food processing sector including transport and logistics, engineering, and professional and finance advisory services.
- The town's Murray River frontage and iconic inland beaches make it a popular fishing and recreation destination during the summer months.
- The town also serves as an important service and retail hub for the surrounding rural townships stretching towards Southern NSW (as north as Jerilderie).
- The cross-border relationship with Barooga is important as it is a significant township with a population of 1,498 residents which utilise services in Cobram.
- The commercial centre of the town is somewhat contained along Punt Road, Main Street and Bank Street. The town centre contains a mix of retail outlets and other services such as commercial, professional, entertainment and health. Consultation with local real estate agents showed that the commercial property market is quite strong with only 4-5 vacant shopfronts in the town centre.
- The centre's compactness is considered a strength, however there is opportunity to accommodate further commercial growth. The current Commercial 1 Zone extends south to Oak Street, however the majority of properties in this area are occupied by residential uses. The future growth of the commercial centre will need to be considered as part of the retail demand study which is currently being undertaken by Council.
- There is a significant Commercial 2 Zone located along the Murray Valley Highway at the western entrance to Cobram. Bulky goods retailing has been a growing sector in recent years and this precinct and includes a number of rural and farming equipment businesses, as well as light industrial uses.
- Cobram was the largest town in Moira Shire up until 2005 when it was overtaken by Yarrawonga. In 2015 Cobram had a population of 6,315 persons. The town has experienced moderate growth over the past decade, growing by 389 residents, an average of 39 residents per annum. The growth rate is similar to regional Victoria and Moira LGA.
- It is important to consider the population of Barooga as an additional economic demand driver for Cobram. Barooga is located just over the river and many of the resident's access services and shops in Cobram. Up to date population data for the township of Barooga is unavailable. The most recent estimate is sourced from the 2011 Census at 1,498 residents.
- Cobram's strategic location along two significant transport routes; Murray Valley Highway, and Goulburn Valley Highway/Newell Highway, allows the town's retail and rural support business to service a significant catchment which includes many of the smaller towns in the Riverina region.
- In 2011 Cobram's rural catchment was 17,720[7] residents. The catchment is significantly larger than Yarrawonga's due to its northern transport connections along the Newell Highway.
- The median age of Cobram residents in 2011 was 42 which is younger than any of Moira's other major towns.
- Cobram has the largest working population in the Shire with a workforce of 3,022 in 2011. The largest employing industry in the town is food manufacturing, underpinned by the significant operations of Murray Goulburn, and meat processing. The food manufacturing sector supports a number of supply-chain sectors including packaging, freight transport, and other agricultural services (engineering, stock feed).
- Cobram is also a significant service centre for the town's population and a catchment which draws from the smaller towns in Moira Shire and southern NSW (up to Jerilderie). This supports a large retail and healthcare sector. The town has a particular strength in highway/bulky goods retailing due to its location along the Murray Valley Highway and connections between Shepparton, Southern NSW and a major route to Queensland.
- Cobram is also the administrative centre for Moira Shire Council, a significant employer in the town. Cobram supports 72% of Public Administration workers in the Shire.
- The influx of seasonal agricultural workers provides a boost to local businesses.

[7] Note that a larger resident population for the town centre has been calculated later in this report based on 2015 population figures and the indicative primary retail catchment area.

- Trading hours of many retailers are not suited to the tourism market (e.g. many shops close after 1pm on weekends).
- Cobram is an important retail and commercial hub for the surrounding region. If Cobram is to maintain its role, it is important that locations for commercial expansion and developable sites are identified.
    - Undertake a retail and business floorspace study for the Cobram town centre (as recommended in the Cobram Structure Plan), which considers:
        - Future retail floorspace need;
        - Locations for future growth and expansion of the Commercial 1 Zone.
    - Monitor the supply and demand for large format retail. If a shortfall is identified, undertake a planning study to determine an appropriate location for expansion of the Commercial 2 Zone.

4. Retail Catchment Area and Demographic Analysis

4.1 Primary Retail Catchment Area

The LGA boundary for the Moira Shire does not reflect the primary retail catchment area for the Cobram and Yarrawonga town centres; these centres have important cross-border links with Barooga and Mulwala with a catchment that also service a large area within New South Wales, and are not centrally located within the LGA resulting in other major centres also having primary retail catchments within the LGA.

Defining the indicative primary retail catchment is naturally an imprecise exercise, however the catchment has been defined using spatial analysis with inter alia Euclidean buffers and traveling times between centres. The indicative primary retail catchment area for the two town centres service a large part of the Moira Shire Council, Berrigan Shire Council and Federation Council (formerly Corowa Shire Council and Urana Shire Council).

The following centres fall within the catchment: Cobram, Yarrawonga, Barooga, Mulwala, Bundalong, Tungamah, Katamatite, Numurkah, Finley, Berrigan and Oaklands.

The individual catchment areas for the respective town centres of Cobram and Yarrawonga have been calculated on a conceptual level to inform future strategy.

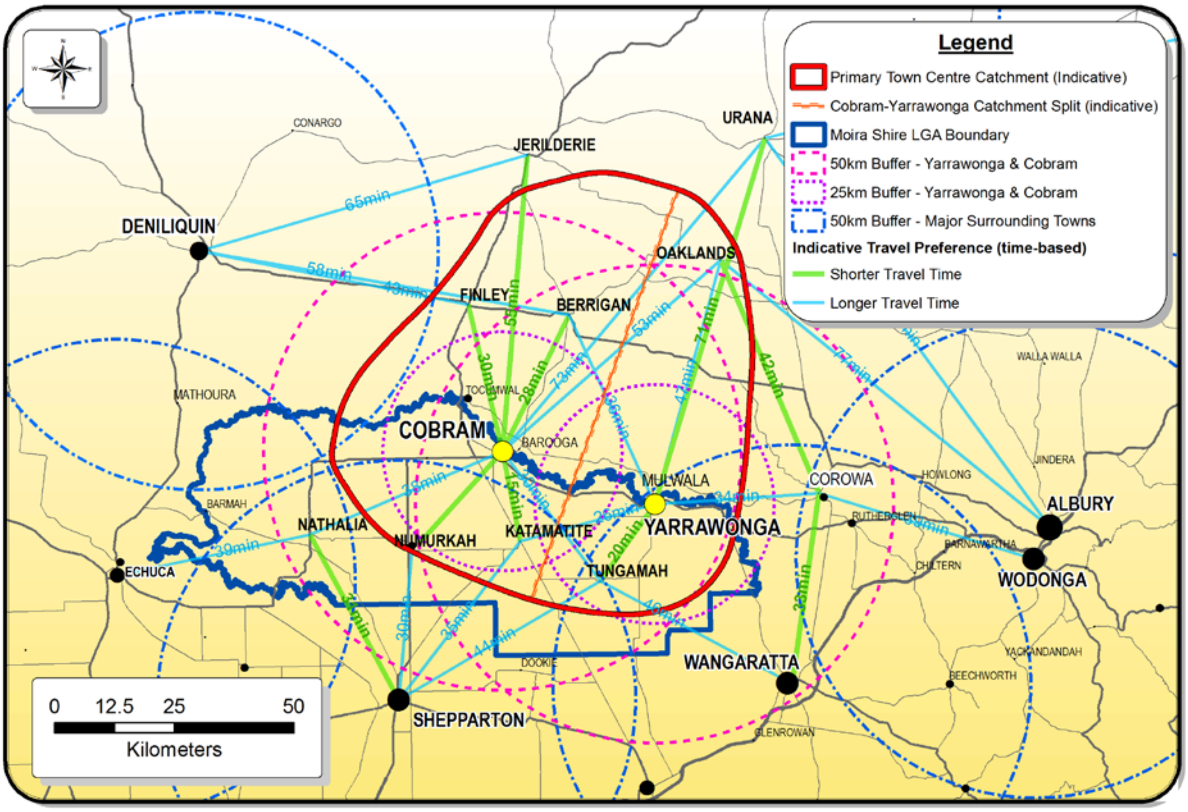


Figure 32: Indicative Primary Retail Catchment Area for the Town Centres of Cobram and Yarrawonga

4.2 Demographics and Population Growth

The Moira Shire Council (LGA) area had an Estimated Resident Population (ERP) of 28,820[8] in 2015. As indicated above the LGA area however does not reflect the primary retail catchment area for the Cobram and Yarrawonga town centres. For this report the geographical boundaries used for the catchment area surrounding Yarrawonga and Cobram is defined using data for Berrigan and Corowa Shires, combined with small area data (SA2) for Yarrawonga, Cobram,

[8] Source: ABS (SA2 level)

Numurkah and Moira. Although small sections of the Murrumbidgee Local Government Area (18%) and previous Urana Local Government Area (7%) are covered by the catchment area, these population numbers were not included given the minimal impact these will have on the catchment and the projected decline forecast for these areas. Historical data uses ABS Statistical Area Level 2 (SA2) boundaries, while forecasts use Victoria in Future Small Areas (VIFSA) borders from Department of Environment, Land, Water and Planning (Cobram- Numurkah District and Katamatite- Yarrawonga District).

The estimated resident population of the respective statistical areas in 2015 was 48,723[9], with the estimate resident population within the indicative primary catchment area calculated at approximately 36,440[9].

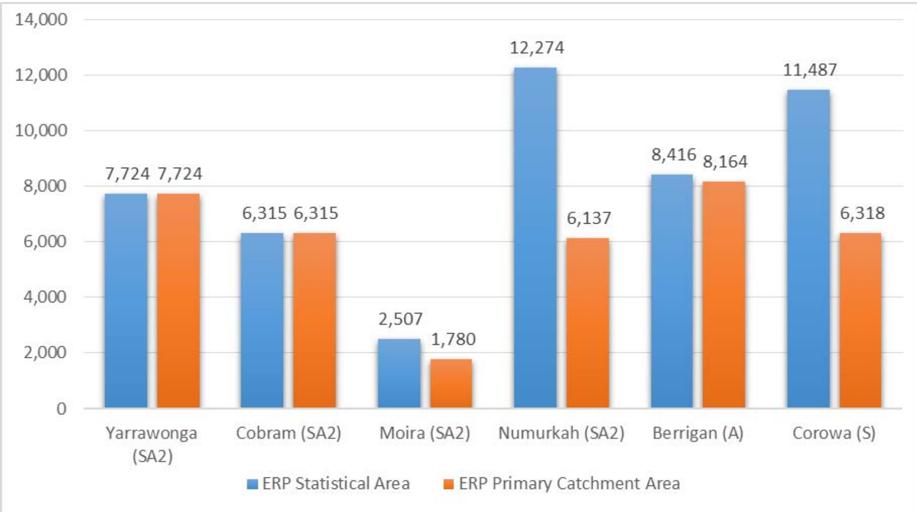


Figure 33: Estimate Resident Population within the Indicative Primary Catchment Area

Source: Australian Bureau of Statistics, Population by Age and Sex, Regions of Australia, 2015 (cat. no. 3235.0)

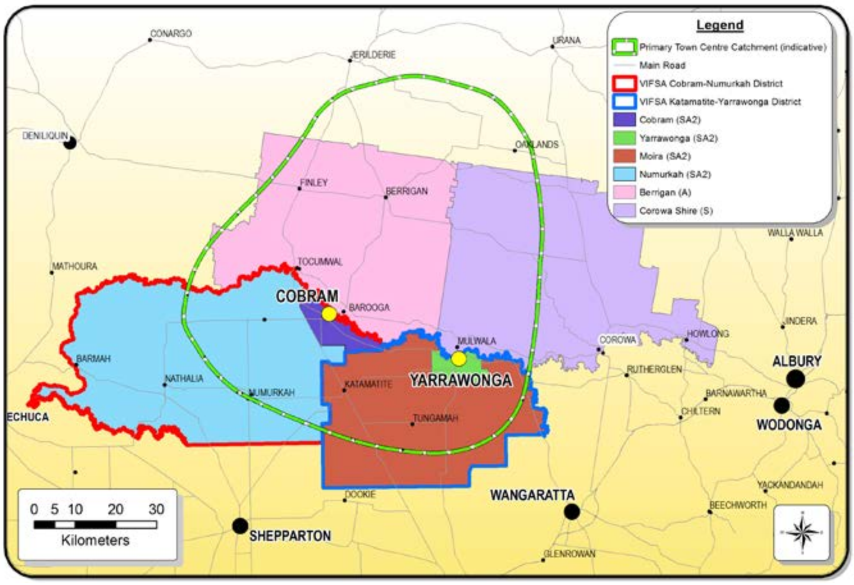


Figure 34: Relevant Statistical Areas within the Primary Catchment Area

[9] Source: SED Advisory

The indicative estimate resident population for each town centre has been calculated based on the estimated service area and population of each statistical area. The Cobram town centre services an estimated 20,150 permanent residents and the Yarrawonga town centre approximately 16,290 permanent residents.

The Estimated Resident Population of the Moira Shire is projected to increase to 32,043 by 2031[10]. Population forecasts for Cobram and Yarrawonga show that both Cobram and Yarrawonga is projected to experience population growth to 2031. Between 2016 and 2031 the Cobram-Numurkah District's population is projected to grow by 3.8% and Katamatite-Yarrawonga District is projected to grow by 23.2%. Forecasted population in the northern catchment areas of Berrigan and Corowa Shires indicates negative growth between 2016 and 2031, based on NSW Department of Planning and Environment's 2016 population and household projections.

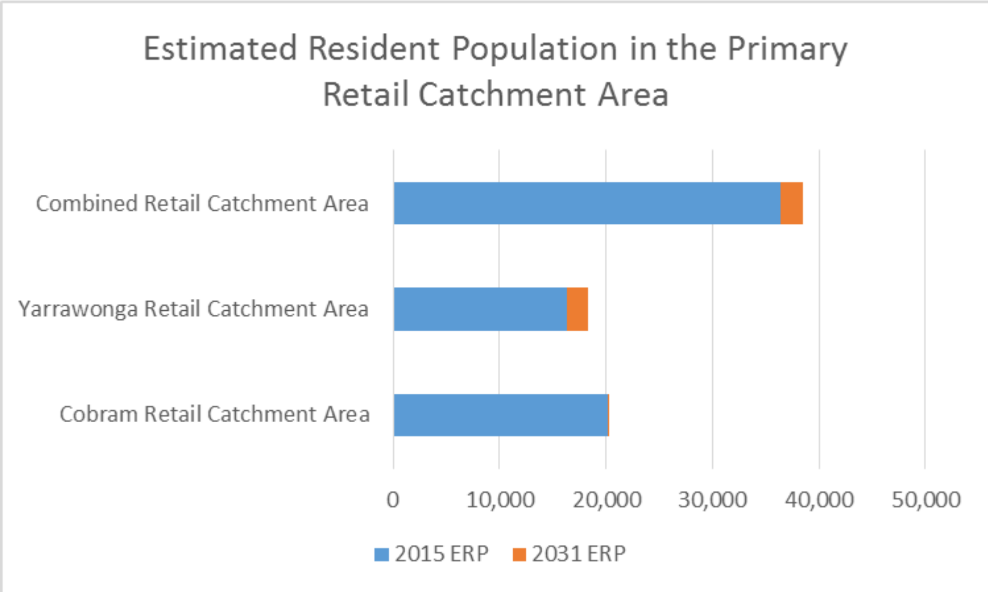


Figure 35: Retail Catchment Area Estimated Resident Population

As stated above the VIF2016 projection is for the LGA area and doesn't align with the primary catchment area, requiring the calculation of the 2031 catchment population. The resident population for the primary retail catchment, applying both State Government's projected growth rates, is estimated to grow by over 2,105 to approximately 38,545[11] by 2031; Cobram's catchment growing by over 126 people and Yarrawonga's catchment by over 1,980. Should higher growth projections be applied, the resident population for the primary retail catchment could grow by over 3,500[12] by 2031; Cobram's catchment growing by over 1,360 people and Yarrawonga's catchment by over 2,330.

The catchment population's gender is generally balanced between males and females for the respective statistical areas.

[10] Source: Victoria in Future 2016 (VIF2016) using VIFSA boundaries.

[11] Source: SED Advisory

[12] Utilising derived growth rates for Cobram, Yarrawonga, Numurkah and Nathalia from the Moira Shire Economic Analysis report.

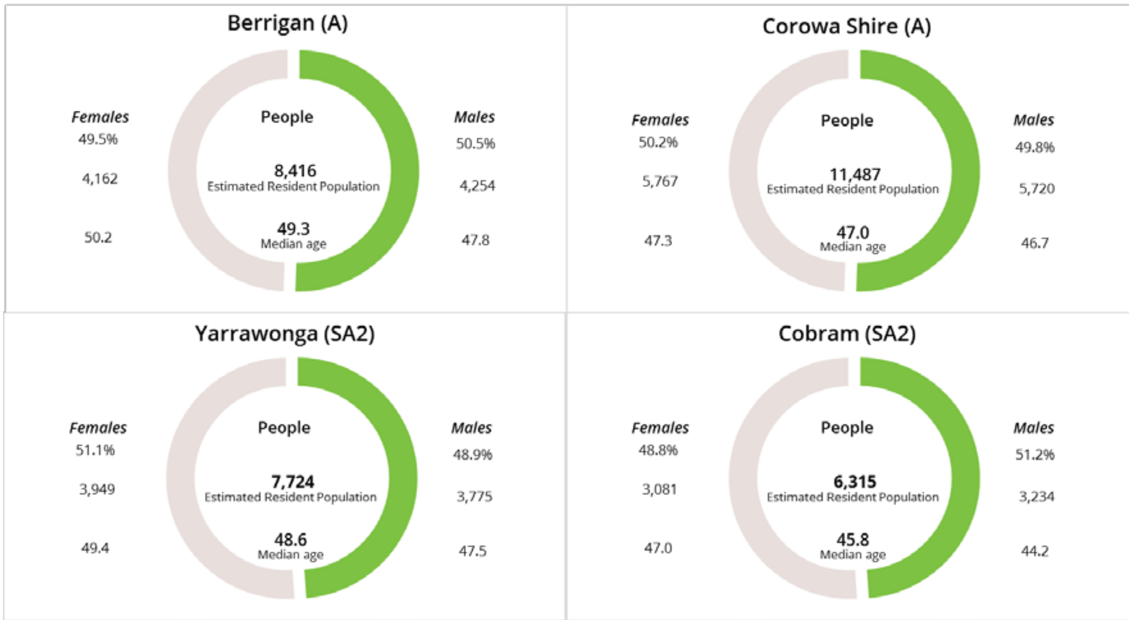


Figure 36: Gender within the Respective Statistical Areas

The age profile in Figure 37 indicates an aging population within the catchment area with 59% of the population aged over 40. The 20 to 39-year demographic comprises of 18%, while 23% of the population are aged under 20. The slight proportional decrease between the age brackets of 10-19 and 20-29, is common in regional areas and can often be attributed to school leavers seeking further education and employment in larger regional and metropolitan centres.

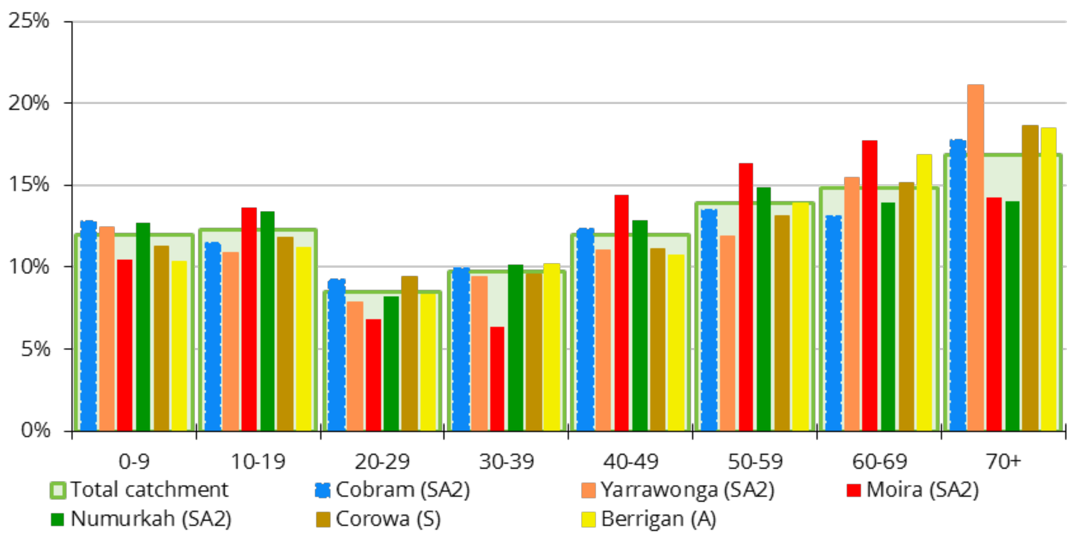


Figure 37 – Age group as a percent of population (2015)

Source: Australian Bureau of Statistics, Population by Age and Sex, Regions of Australia, 2015 (cat. no. 3235.0)

The catchment population's growth rate is trending downward since 2006 (Figure 38). Yarrawonga SA2's average annual growth rate over the 10 year period since 2005 is 2.16%, substantially higher than Cobram SA2's rate of 0.64% and both Berrigan and Corowa Shires of 0.41% growth in that period. Cobram SA2 experienced negative growth (-0.88%) between 2014 and 2015 with the population decreasing by 56 people.

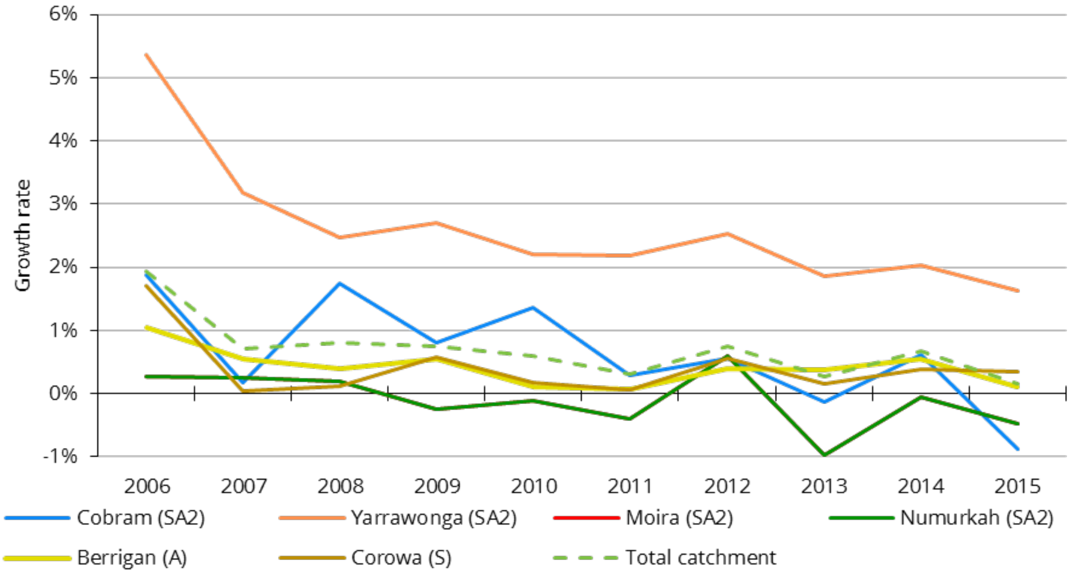


Figure 38 – Population growth rate

Source: Australian Bureau of Statistics, Regional Population Growth, 2014-15 (cat. no. 3218.0)

Population forecasts for Cobram and Yarrawonga in Figure 39 (using State Government projections) however show that both Cobram and Yarrawonga is projected to experience population growth to 2031. Both the Cobram-Numurkah District (3.8%) and Katamatite-Yarrawonga District (23.2%) are expected to experience positive growth between 2016 and 2031, with the latter showing a strong grow rate.

Forecasted population in the northern catchment areas of Berrigan and Corowa Shires indicates negative growth between 2016 and 2031. NSW Department of Planning and Environment's 2016 population and household projections shown in Figure 39 suggest that Berrigan Shire's population is expected to decline by around 500 people (to 7,800) between 2016 and 2031, while Corowa Shire is forecasted to lose 150 residences (to 11,250).

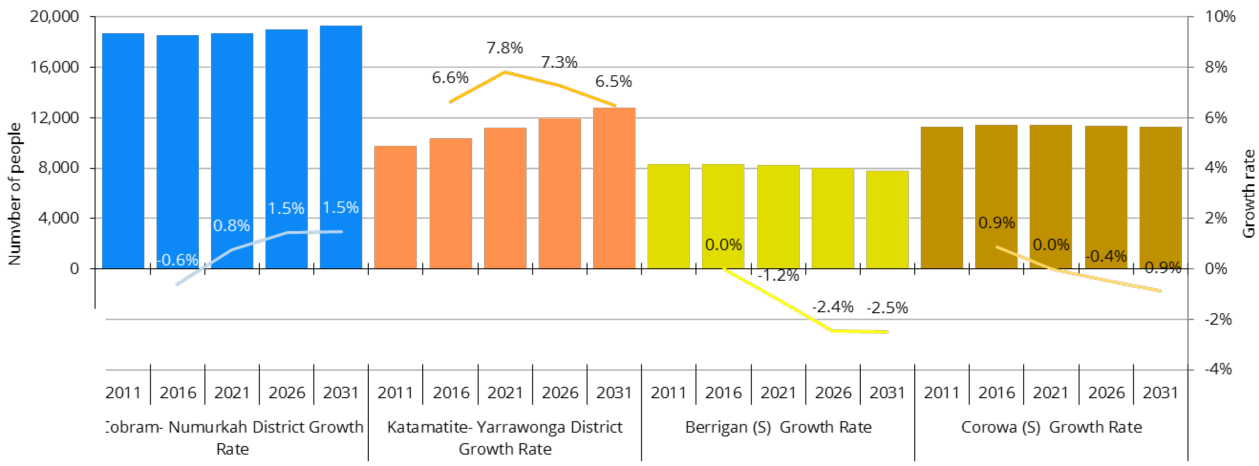


Figure 39 – Forecasted average annual population growth rate 2016 to 2031

Source: Department of Environment, Land, Water and Planning, Victoria in the Future 2016 & State of New South Wales and Department of Planning and Environment, 2016 NSW population and household projections

4.3 Employment, qualifications and occupations

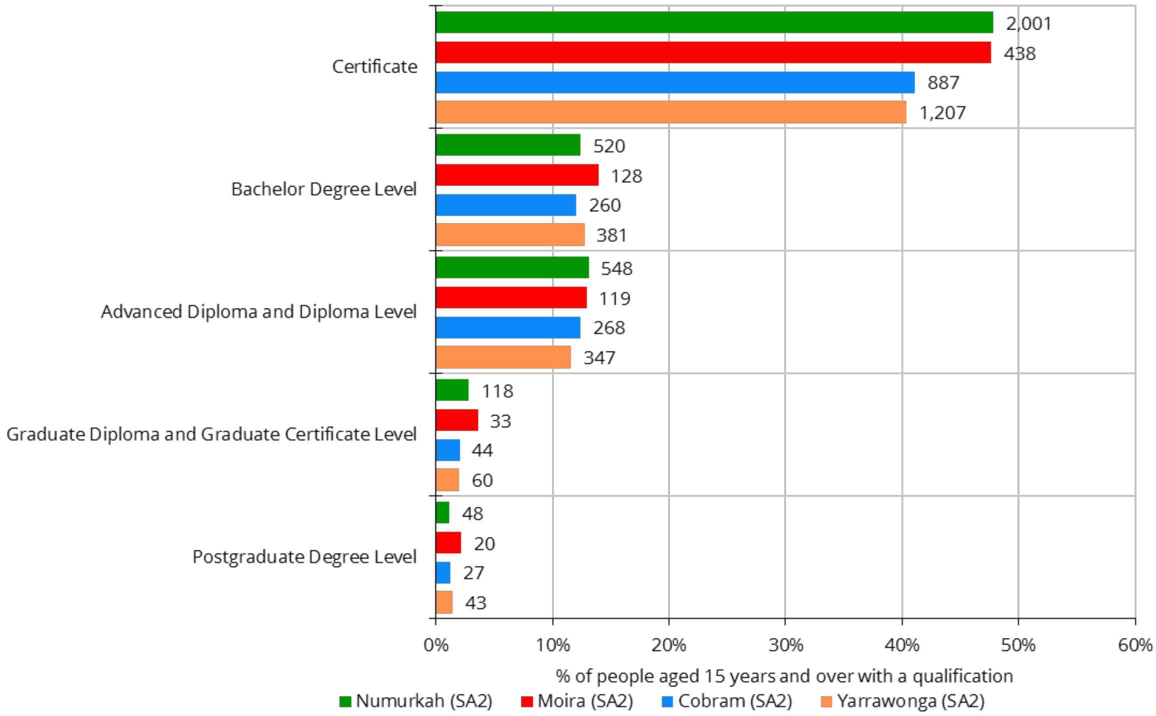


Figure 40 – Non-school qualification as a percentage of people aged 15 years and over with a qualification

Source: Australian Bureau of Statistics, 2011 Census of Population & Housing, Place of Enumeration Profile (ca. no. 2004.0)

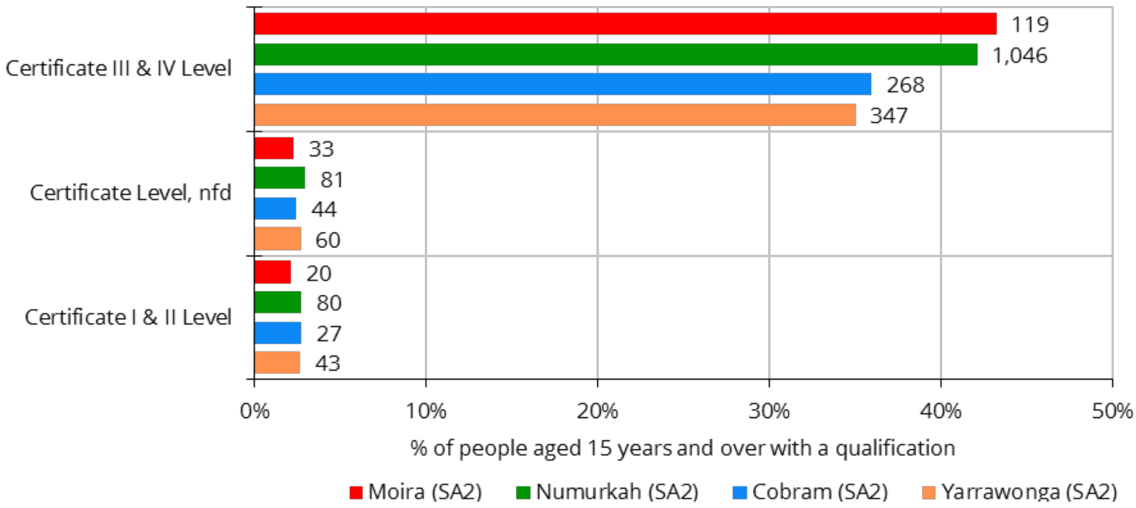


Figure 41 – Certificate level as a percentage of people aged 15 years and over with a qualification

Source: Australian Bureau of Statistics, 2011 Census of Population & Housing, Place of Enumeration Profile (ca. no. 2004.0)

4.3.1 Unemployment

Figure 42 shows unemployment rates in the catchment area have been trending down since March 2015. During June 2016, Corowa Shire had 6.8% unemployment, Berrigan Shire had 5.9%, while Cobram SA2 and Yarrawonga SA2 experienced 4.8% unemployment during the same period.

However, unemployment has experienced significant fluctuations in recent years. Corowa and Berrigan Shire both experienced 2.4% unemployment in June 2013, only to see it increase to 9.7% and 8.9% respectively in March 2015.

Similarly, Yarrawonga SA2 and Cobram SA2's unemployment was 3.8% and 7.9% in September 2013, only to peak at 7.2% and 7.6% in December 2014.

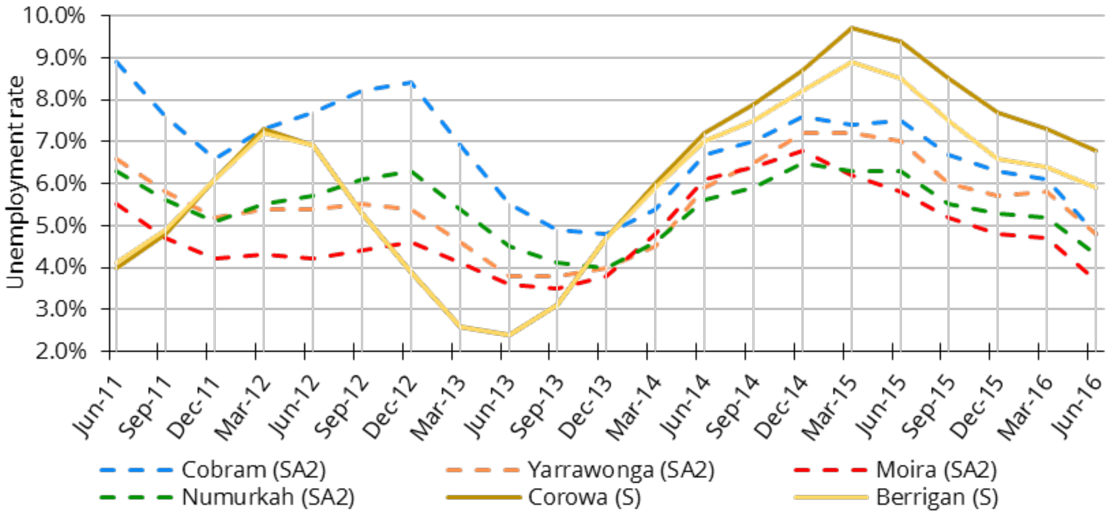


Figure 42 – Unemployment trend

Source: Department of Employment, Small Area Labour Markets publication, Jun quarter 2016

5. Zoning, Land Use and Retail Offer – Retail and Commercial Zoned Land

5.1 Land Currently Zoned for Retail and Commercial Development

The analysis of existing zoned land includes the following planning zones:

- Commercial 1 Zone (C1Z)
- Commercial 2 Zone (C2Z)
- Mixed Use Zone (MUZ).

In some instances in Yarrawonga retail development is located on residential zoned land. These sites were included in the analysis to ensure accurate assessment of existing development patterns and land take-up.

5.1.1 Cobram

The land zoned for commercial use in Cobram are indicated in Figure 43.

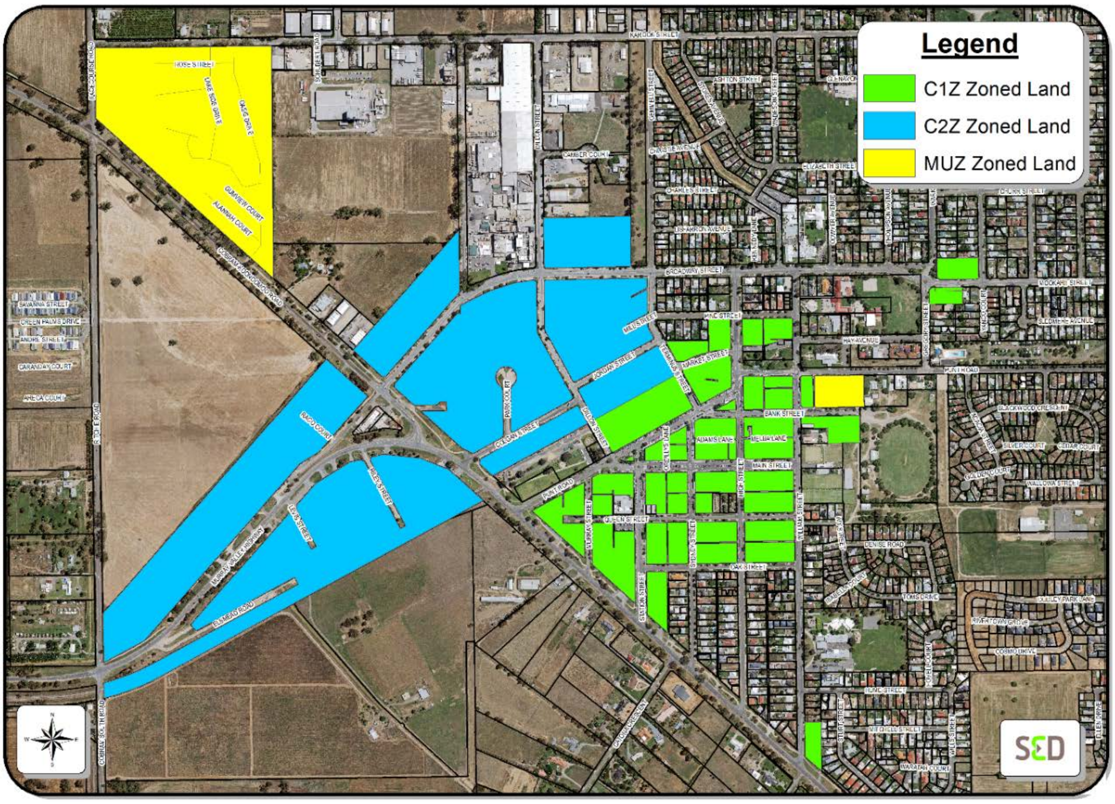


Figure 43: Commercial Zoned Land - Cobram

The Cobram town centre is mainly located within the C1Z, with C2Z providing land for bulky goods, restricted retail and light industrial development. One MUZ area forms part of the town centre and the other is developed for a holiday park and doesn't form part of the core retail area. Cobram has a consolidated town centre with a distinct retail core and only one other small retail node to the north east of the core retail area.

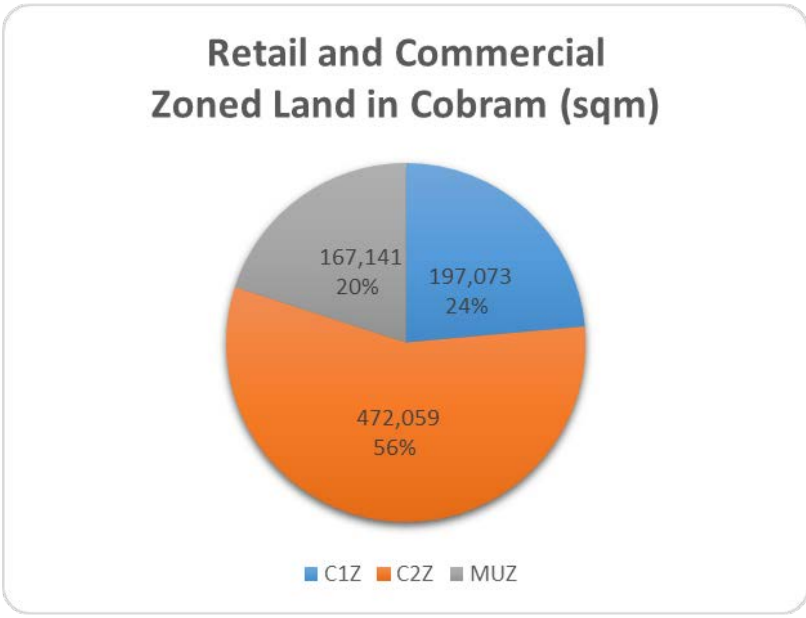


Figure 44: Percentage Breakdown of Retail and Commercial Zoned Land in Cobram

The C1Z accounts for 24% of land serving retail and commercial uses in Cobram. There is 19.8ha of land in the C1Z in Cobram. The core retail area of Cobram comprises most of the land in the C1Z, except for two separate nodes to the north east and south of the core retail area. The C1Z accommodates a range of commercial activities through retail, office, business, entertainment and community uses as well as complementary residential uses. A significant portion of the land in the C1Z currently contains residential land uses or, albeit to a lesser extent, is vacant. Approximately 11ha (55.73%) of C1Z land in Cobram is occupied by retail and commercial uses, 2 Ha (10.33%) is vacant, 0.23 Ha (1.20%) is occupied by public car parking, 0.44ha (2.21%) is occupied by open space and 6.05 Ha (30.53%) is occupied by residential or other uses.

The C2Z covers 47.2 Ha of land in Cobram, which is located along a single contiguous stretch to the north and west of the core retail area. The C2Z generally provides for bulky goods retailing, warehousing, manufacturing, showroom, trade-related retailing and office land uses. Activities in the C2Z typically require a large area of land for buildings and on-site car parking. As shown on the map below, a significant portion of the land contained in the C2Z in Cobram is currently vacant; approximately 36.2 Ha (76.7%) of C2Z land in Cobram is occupied by retail and commercial uses and approximately 11ha (23.3%) is vacant.

The Mixed Use Zone (MUZ), which provides for a wide and flexible range of land uses and activities, comprises 20% of land serving retail and commercial uses in Cobram. There is approximately 16.7 Ha of land in the MUZ, most of which is located to the north-west of the core retail area in isolation from the C1Z and C2Z while a small area is situated to the east of the core retail area adjoining the C1Z. The large section to the north-west is used solely for commercial holiday accommodation.

Approximately 15.87 Ha (94.93%) of land in the MUZ in Cobram is occupied by retail and commercial uses and 0.85 Ha (5.07%) is occupied by residential or other uses.

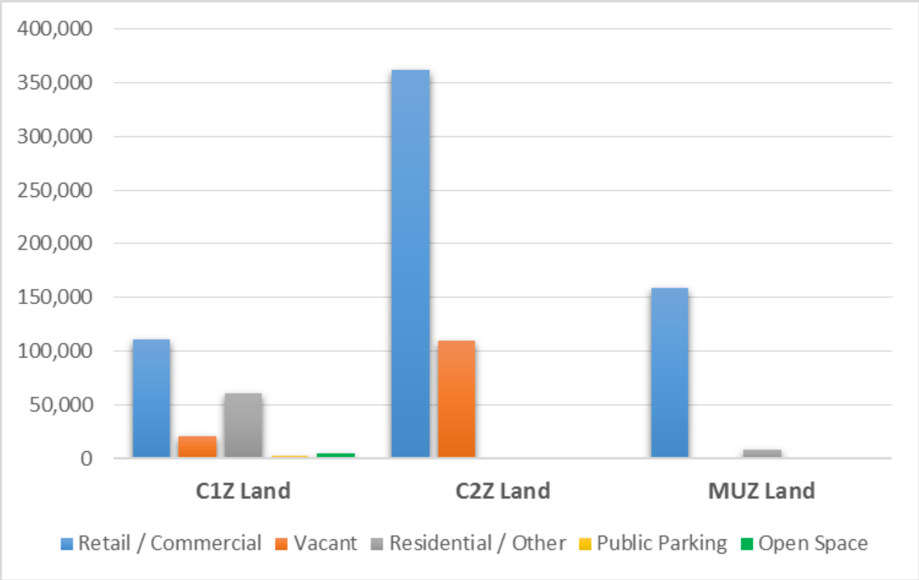


Figure 45: Land Use (Gross) - Commercial and Mixed Use Zoned Land, Cobram

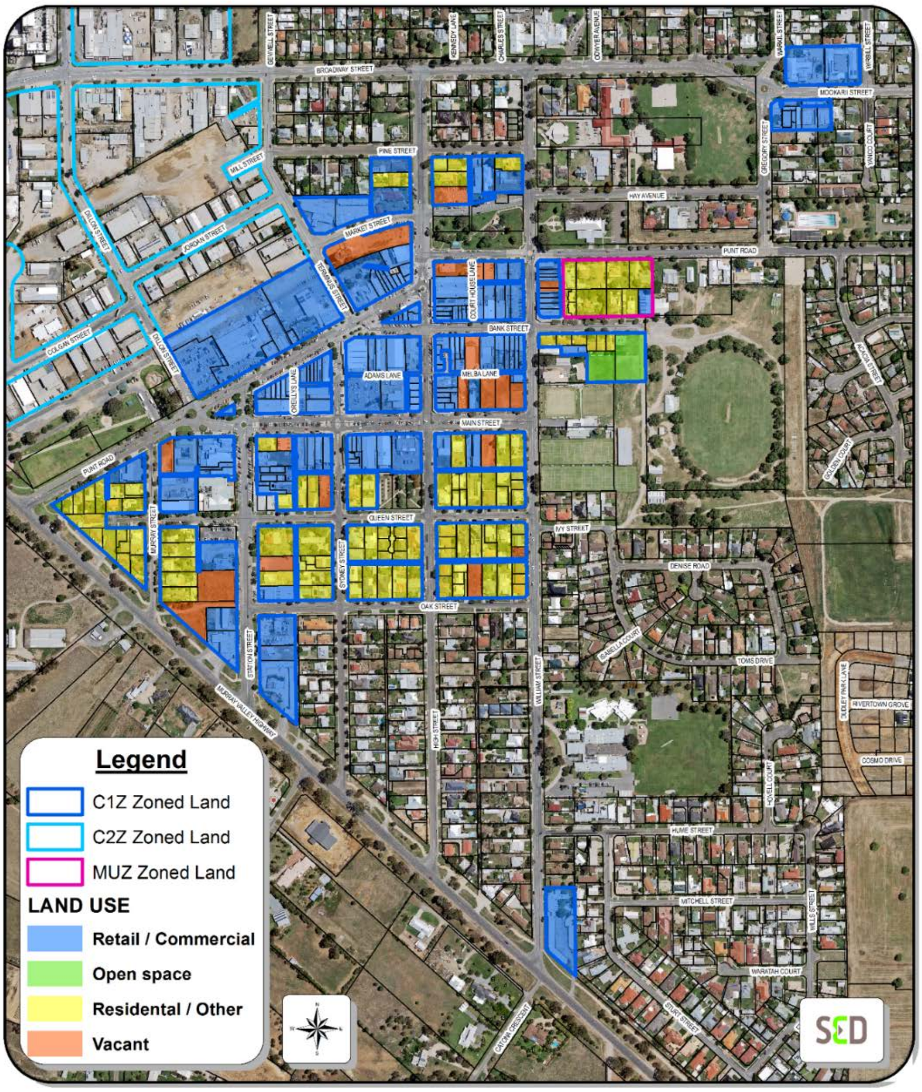


Figure 46: Land Use (gross) within C1Z and MUZ Areas - Cobram

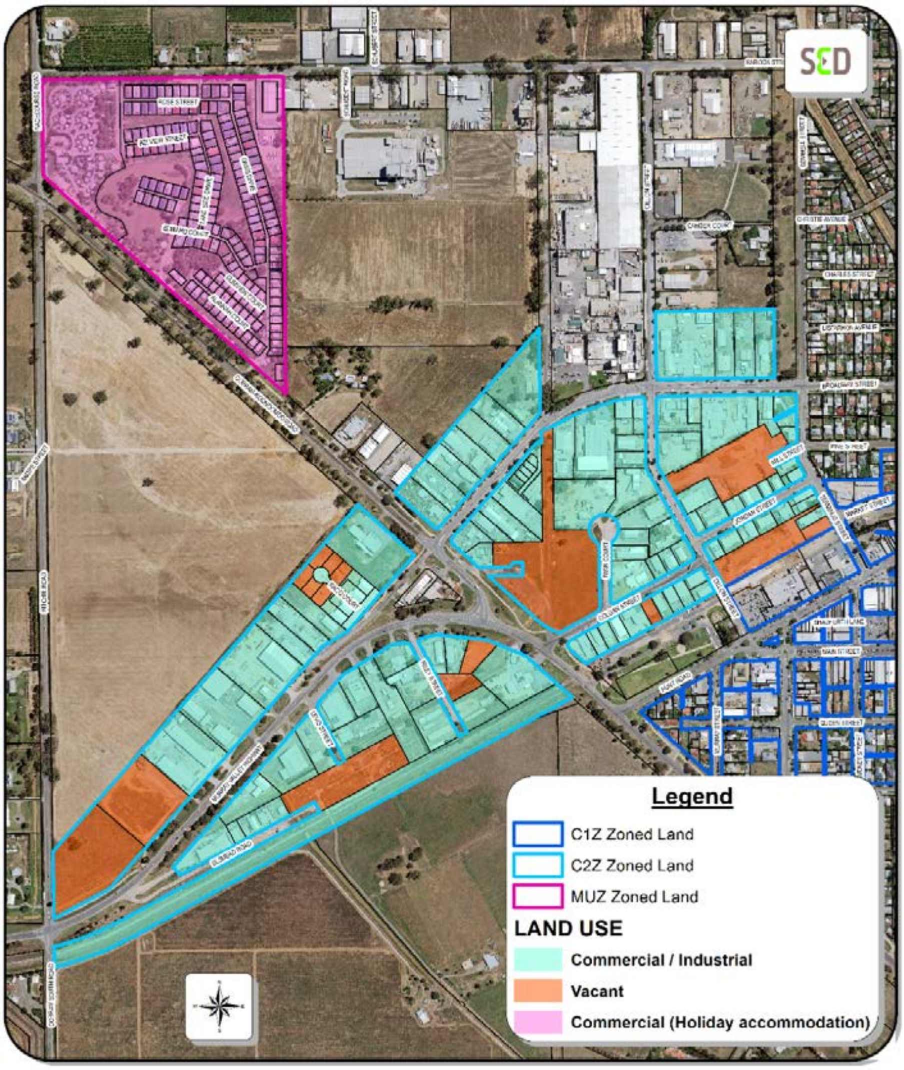


Figure 47: Land Use (gross) within C2Z and MUZ Areas of Cobram

The retail offer in Cobram, in terms of range of goods and services, is considered good for the catchment size and vacancy rates are low (approximately 4% of total retail floor space and limited in number). Revitalisation of some areas have occurred and a number of newer developments support the floor space supply and range of services/goods within the town centre.

Cobram has the following key retail anchors:

- Two supermarkets (Woolworths and IGA)
- One DDS (Target)
- Two major hardware stores (Mitre 10 and Home Timber & Hardware).

Supermarkets, DDS and Bulky Goods (whitegoods & hardware) in Cobram

The town centre does not have a substantial higher order goods offer (such as whitegoods and audio-visual goods), however this is not out of the ordinary for the catchment size and the Betta Home Living store does service this market in the town centre.

The retail offer is appropriately distributed across the urban area, with the town centre zoning supporting a strong retail core area. The location of the supermarkets within the town centre core area supports integration and activation of the town centre as a whole. Key restricted retail uses are located appropriately within the C2Z.

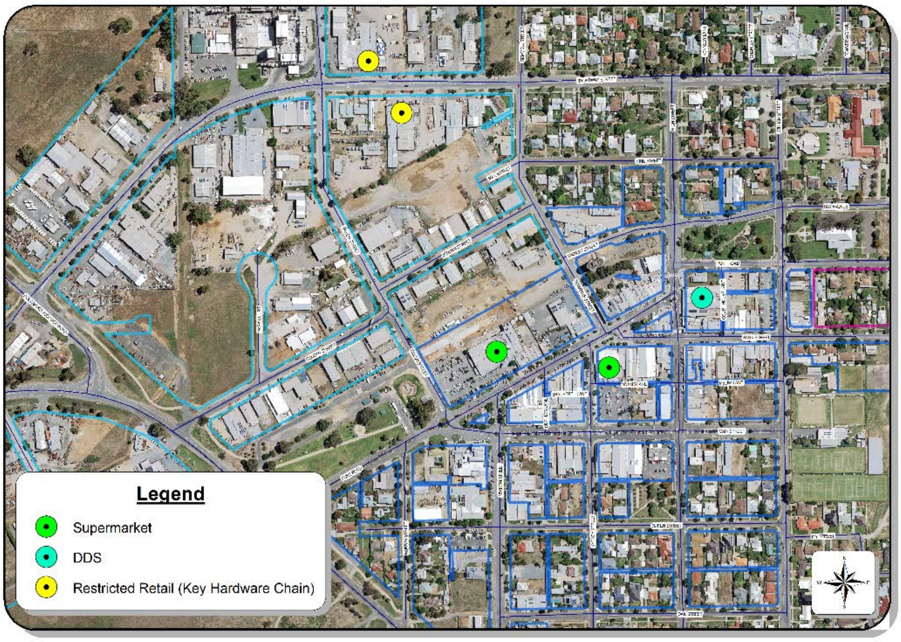


Figure 48: Key Retail Uses – Cobram

5.1.2 Yarrawonga

The land zoned for retail and commercial use in Yarrawonga is identified in Figure 49 below. The Yarrawonga town centre is located within the C1Z, with C2Z providing land for bulky goods and restricted retail in three separate areas. A parcel of land is also zoned C1Z in a decentralised location adjacent to the Murray Valley Highway. The MUZ area northwest of the town centre is used primarily for residential purposes or vacant and interface the foreshore.

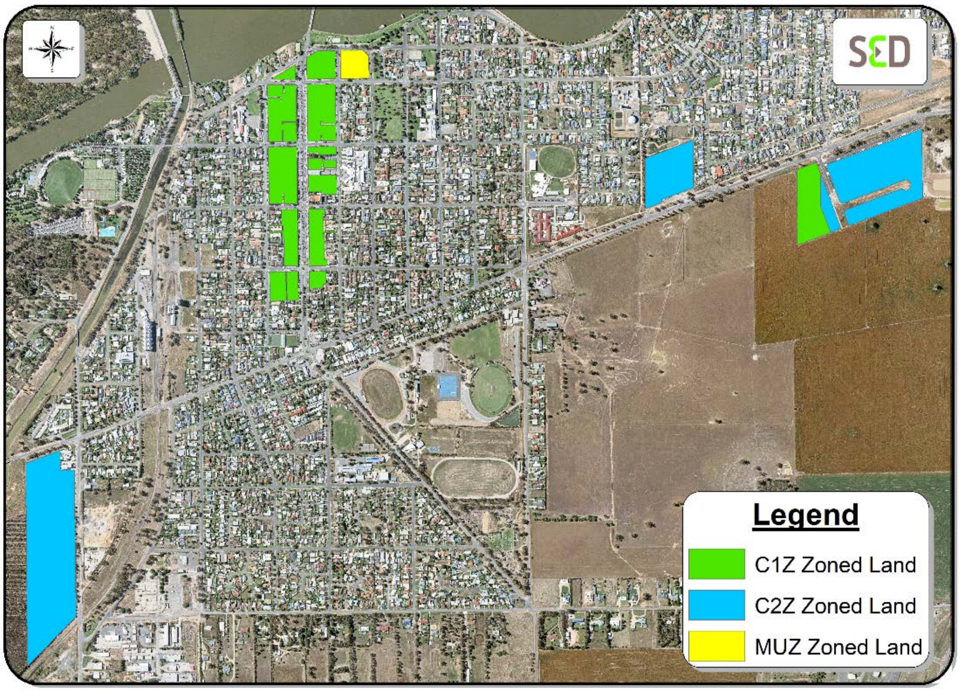


Figure 49: Commercial Zoned Land in Yarrawonga

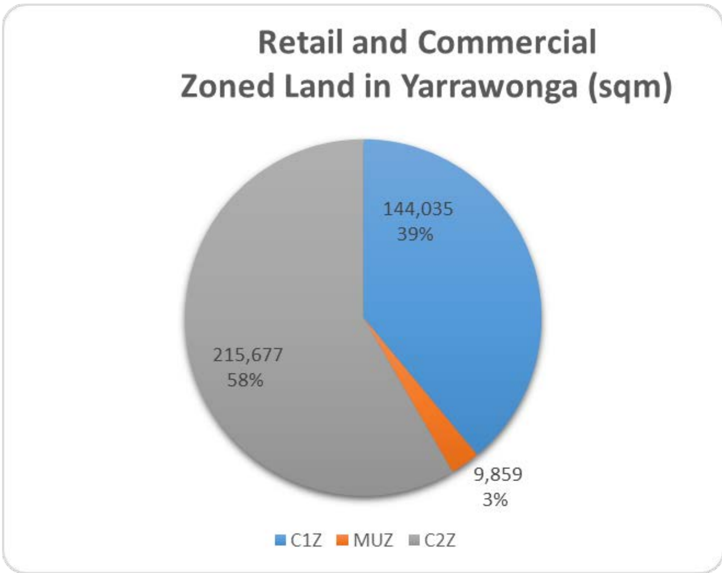


Figure 50: Percentage breakdown of commercial zoned land in Yarrawonga

The C1Z accounts for 24% of land serving retail and commercial uses in Yarrawonga. The majority of the core retail area of Yarrawonga is comprised of land in the C1Z. Most of this land is currently used for retail and commercial purposes with small areas used for public car parking and residential uses. Approximately 2.6 Ha (18.10%) is vacant. The map below shows that all of the C1Z land around Belmore Street in the core retail area is occupied by retail and commercial uses. This high level of occupancy by commercial and retail uses indicates that the economic health of the core retail area is strong and there may be demand for additional C1Z land, particularly around Belmore Street.

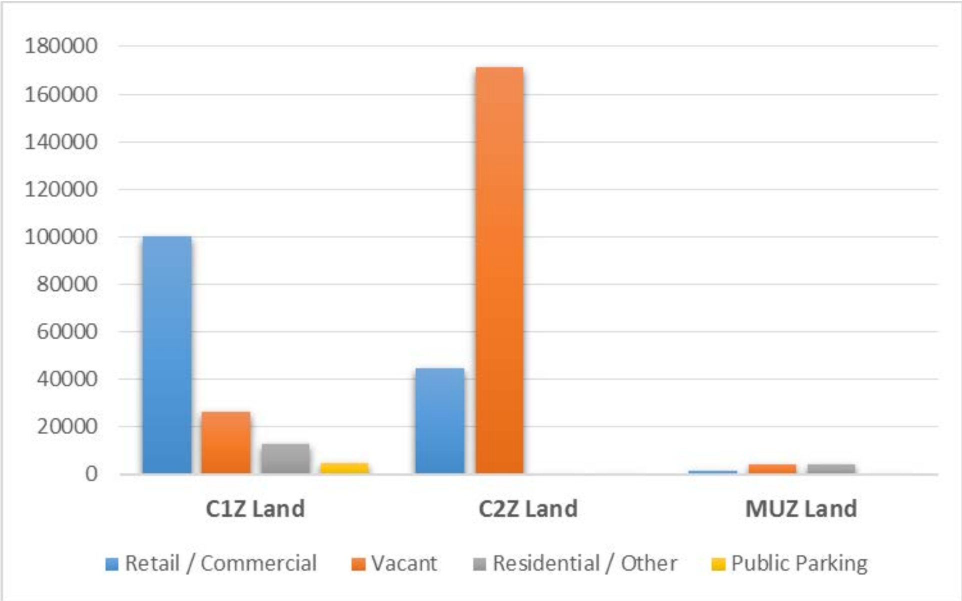


Figure 51: Land Use (Gross) - Commercial and Mixed Use Zoned Land, Yarrawonga

Residential and recreation uses separate the core retail area from the retail and commercial uses occurring on the C1Z land at the southern end of Belmore Street. The land accommodating the residential and recreation uses is currently zoned GRZ1. There are three sections of C2Z land in Yarrawonga which are located to the south of the core retail area on the Murray Valley Highway and shown on the map below. As the chart below indicates, approximately 17.16 Ha (79.40%) of land in the C2Z is currently vacant and 4.44 Ha (20.60%) is occupied by retail and commercial uses.

The MUZ comprises 9.8% of land serving retail and commercial uses in Yarrawonga. There is 0.99 Ha of land in the MUZ, all of which adjoins the C1Z to the north east of the core retail area. Approximately 0.44 Ha (44.13%) of the MUZ land is occupied by residential or other uses, 0.4 Ha (40.91%) is vacant and 0.15 Ha (14.96%) is occupied by commercial and retail uses.

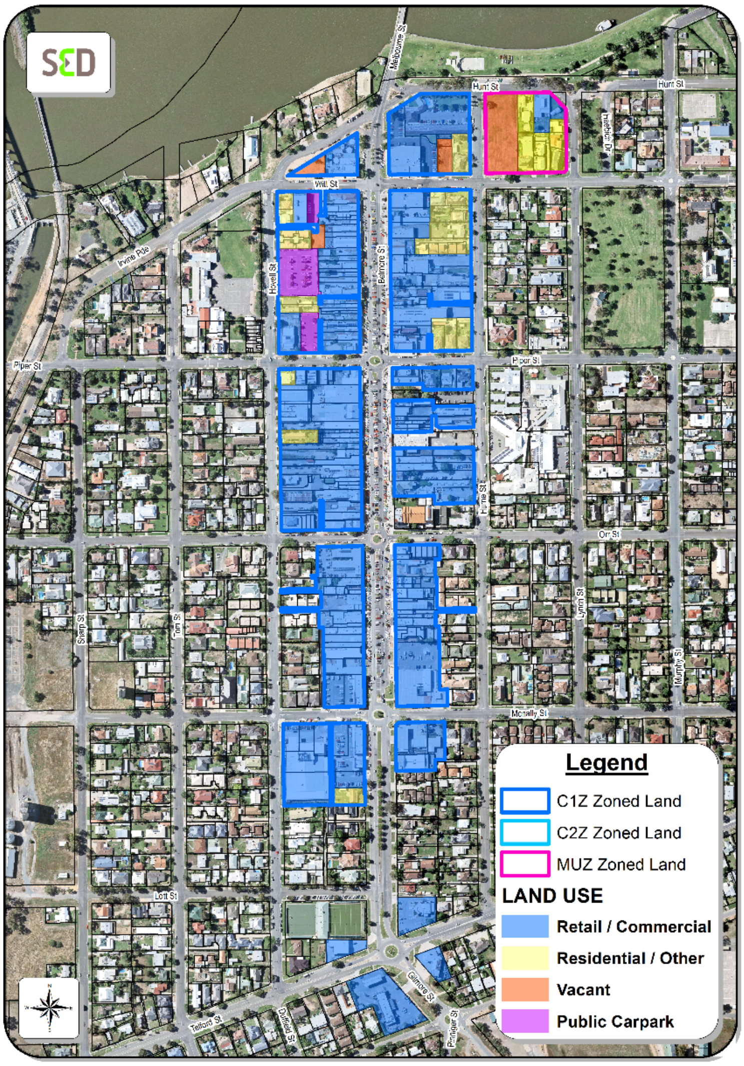


Figure 52: Land use (gross) within the C1Z and MUZ areas - Yarrawonga

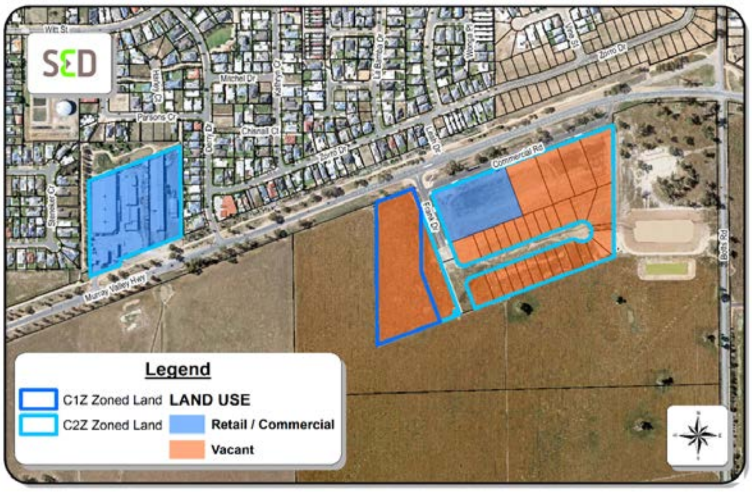


Figure 53: Land use (gross) within C1Z and C2Z land along Murray Valley Highway – Yarrawonga

Figure 54: Land use (gross) within C2Z land along Burley Road - Yarrawonga

The retail offer in Yarrawonga in terms of range of goods and services is considered very good for the catchment size and vacancy rates are low (approximately 5% of total retail floor space and limited in number). A number of new developments support the floor space supply and range of services/goods within the town centre, most notably in the southern end of the town centre.

Yarrawonga has the following key retail anchors:

- Two supermarkets (Woolworths and IGA)
- One DDS (Target)
- Two major hardware stores (Home Timber & Hardware and Bunnings).

Supermarkets, DDS and Bulky Goods (whitegoods & hardware) in Yarrawonga

The town centre does not have a substantial higher order goods offer (such as whitegoods and audio-visual goods), however this is not out of the ordinary for the catchment size and the Bi-Rite Home Appliance store caters for this segment in the town centre.

The retail offer is almost entirely contained within the town centre at present, with the town centre zoning supporting a strong retail core area along Belmore Street. The two supermarkets currently bookend the town centre, with retail and food services spread across the entire town centre. Key restricted retail uses are located appropriately within the C2Z.

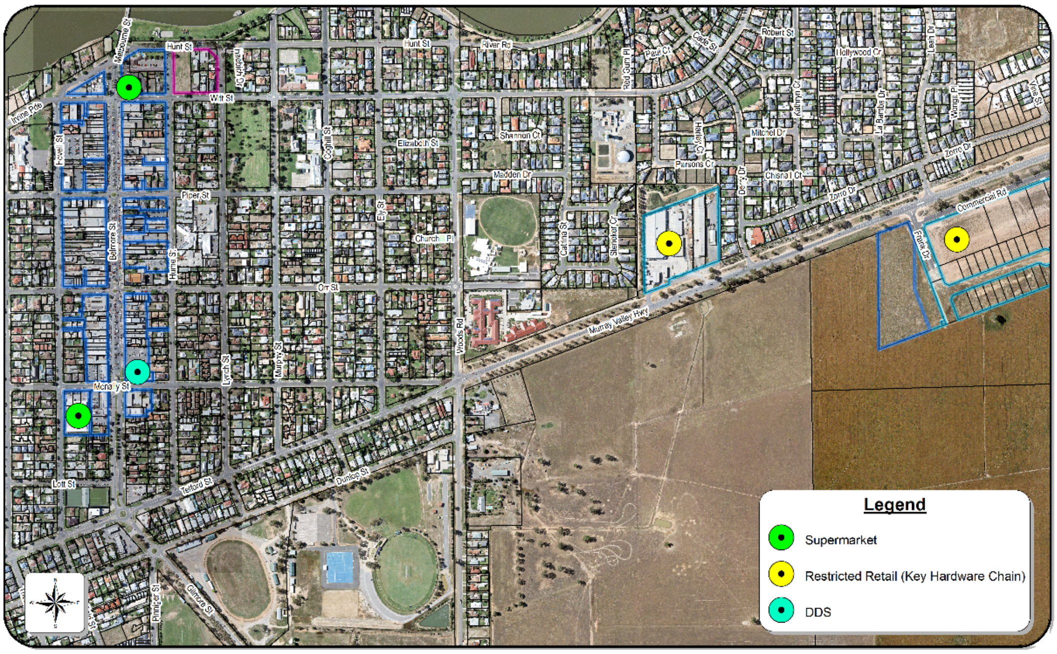


Figure 55: Key Retail Uses - Yarrawonga

6. Current Retail Floor Space Analysis

6.1 Definition of Conventional Retail for Analysis Purposes

Land use within the commercially zoned areas (C1Z, C2Z and MUZ) and individual residential zoned sites with existing retail uses, were classified using the Australian and New Zealand Standard Industrial Classification (ANZSIC) codes. The 'division' level was used to classify all uses and 'subdivision' level was used to provide a higher level of detail for retail, food and accommodation services.

For the purposes of this report, 'conventional retail' includes:

- Food retailing (incl. supermarkets, liquor outlets, butchers, bakers, greengrocers, etc.)
- Store-based retail (incl. non-food goods, clothing, household goods, recreational goods, florists, toys, chemists, second hand goods, etc.)
- Vacant retail buildings
- Food and beverage services (incl. cafes, restaurants, hotels, take-away food outlets, etc.)

The following activities are excluded from conventional retail:

- Motor vehicle and parts retailing
- Fuel retailing
- Accommodation
- Other services (incl. automotive repair, personal care services, religious services, other repair and maintenance services, etc.)
- Wholesale goods.

In order to differentiate between the conventional retail component and wholesale trade component of major hardware stores (such as Bunnings, Mitre 10 and Home and Hardware), 50% of floor space have been included as conventional retail for analysis purposes.

6.2 Yarrawonga

The estimated retail and commercial floor space for Yarrawonga town centre has been analysed utilising aerial photography and GIS[13]. The total retail and commercial floor space is estimated at 63,076m^2.

[13] The retail and commercial floor space was captured via GIS from aerial photography for the purposes of this project with acceptance of the limitations to gross floor space data accuracy from the methodology applied.

Land Use Category (ANZSIC Division)	Area (m²)
Retail Trade	36,291
Accommodation and Food Services	13,009[14]
Other Services	3,666
Professional, Scientific and Technical Services	3,680
Health Care and Social Assistance	2,055
Financial and Insurance Services	1,429
Rental, Hiring and Real Estate Services	1,133
Administrative and Support Services	893
Information Media and Telecommunications	462
Public Administration and Safety	249
Transport, Postal and Warehousing	209
TOTAL	**63,076**

Table 3: Estimated Retail and Commercial Floor Space - Yarrawonga

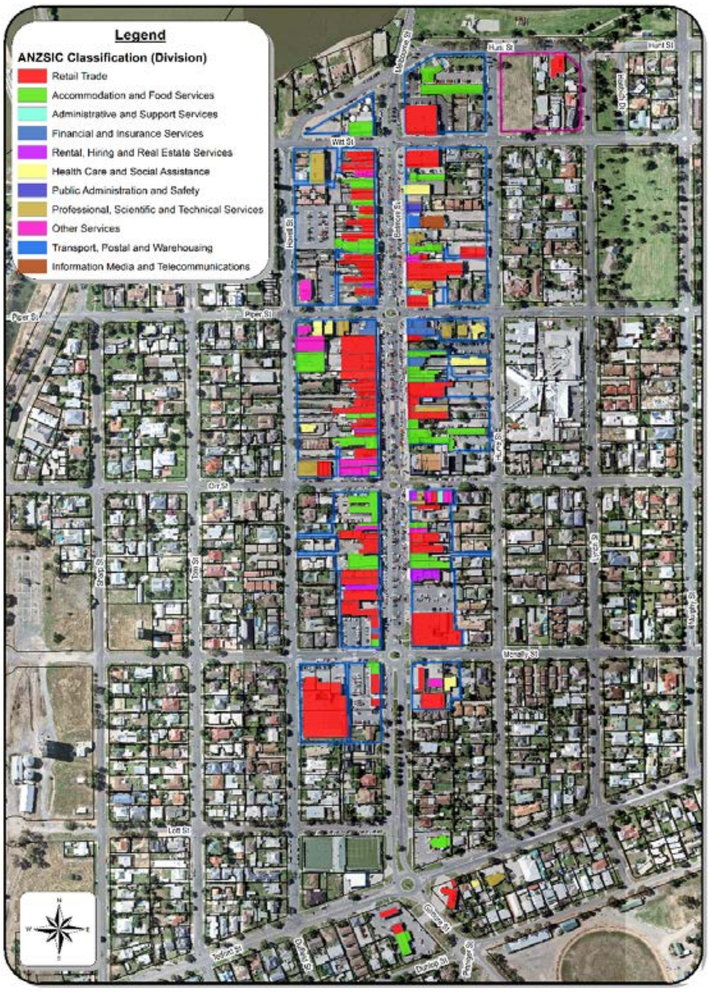


Figure 56: Yarrawonga Floor Space Analysis – Town Centre

[14] Accommodation floor space captured only includes accommodation within the C1Z and C2Z areas. The analysis does not include accommodation in the remainder of the Moira Shire Council area.

Figure 57: Yarrawonga Retail Floor Space Analysis – Murray Valley Hwy retail areas

The floor space per ANZSIC division, excluding any non-commercial use, is provided below.

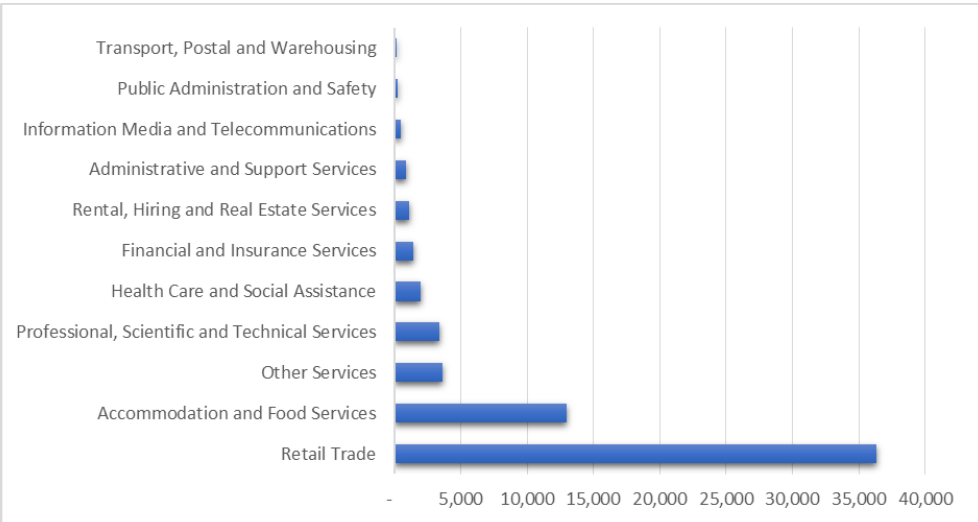


Figure 58: Yarrawonga Estimated Retail and Commercial Floor Space (m²)

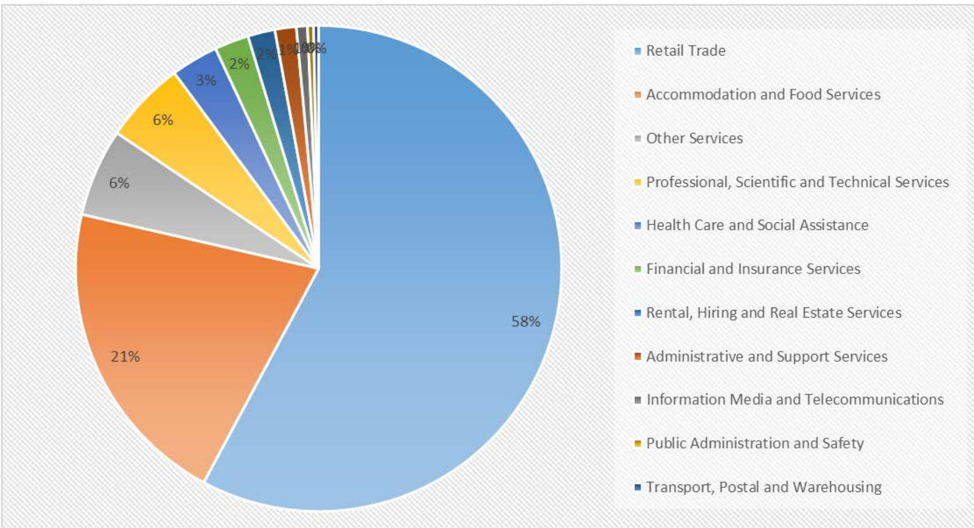


Figure 59: Yarrawonga Retail and Commercial Floor Space (%)

The estimated retail floor space of retail, accommodation and food services uses (classified by ANZSIC) are provided below to provide further details on the floor space take-up for various retail sectors, food and accommodation services.

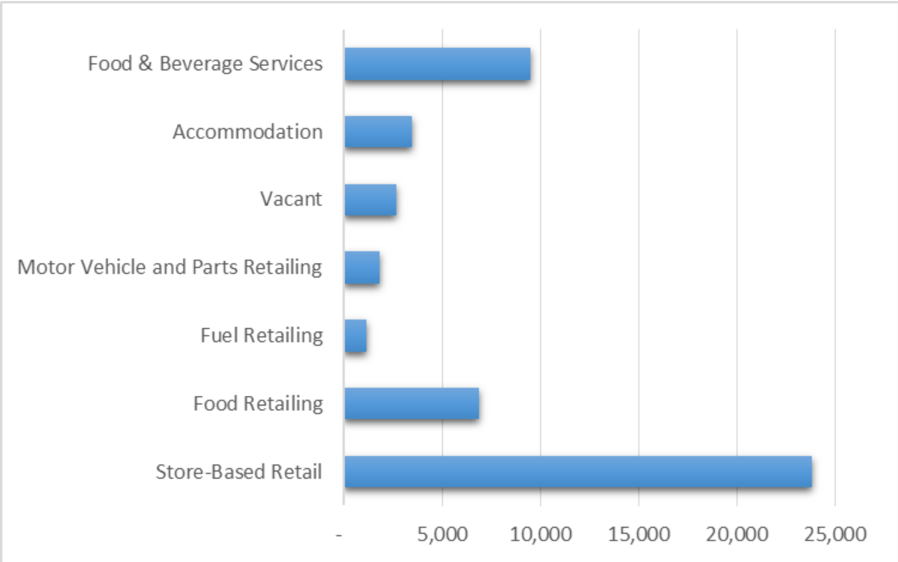


Figure 60: Yarrawonga Retail, Food and Accommodation Floor Space (m^2)

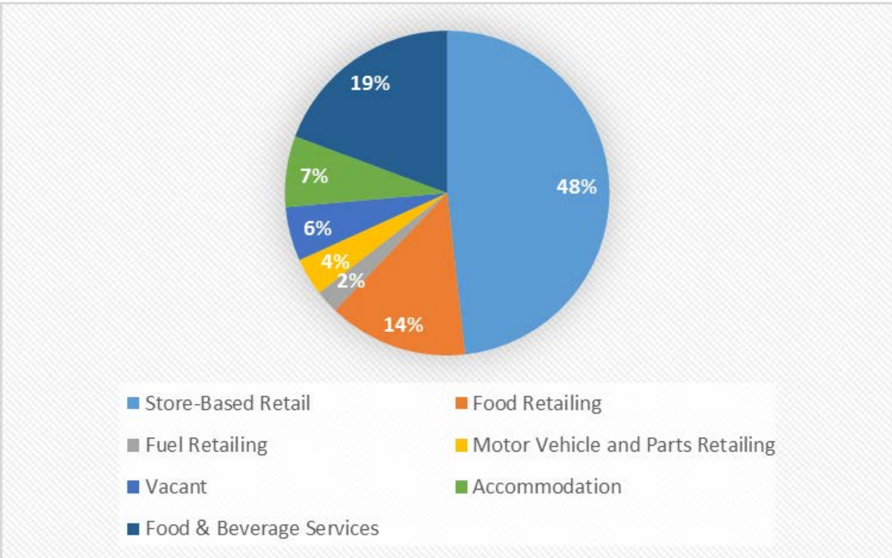


Figure 61: Yarrawonga Retail, Food and Accommodation Floor Space (% of Retail Offer)

The estimated retail floor space (all sectors) for Yarrawonga is 45,817m^2. To determine the current estimated floor space for conventional retail, accommodation, fuel retailing and motor vehicle and parts retailing were excluded. This provided an estimated floor space for conventional retail in Yarrawonga at **42,820 m^2.**

Estimated Conventional Retail Floor Space	Area (m^2)	%
Store-Based Retail	23,785	54%
Food Retailing	6,854	15%
Vacant	2,655	9%
Food & Beverage Services	9,526	22%
TOTAL	**42,820**	**100%**

Table 4: Estimated Conventional Retail Floor Space – Yarrawonga

6.3 Cobram

The estimated retail and commercial floor space for Cobram town centre has been analysed utilising aerial photography and GIS. The total retail and commercial floor space is estimated at 62,744m^2.

Land Use Category (ANZSIC Division)	Area (m^2)
Retail Trade	36,940
Accommodation and Food Services	11,621[15]
Other Services	4,759
Professional, Scientific and Technical Services	2,420
Health Care and Social Assistance	1,776
Financial and Insurance Services	2,695
Rental, Hiring and Real Estate Services	637
Administrative and Support Services	334
Information Media and Telecommunications	256
Public Administration and Safety	585
Transport, Postal and Warehousing	721
Total	**62,774**

Table 5: Estimated Retail and Commercial Floor Space - Cobram

[15] Accommodation floor space captured only includes accommodation within the C1Z and C2Z areas. The analysis does not include accommodation in the remainder of the Moira Shire Council area.

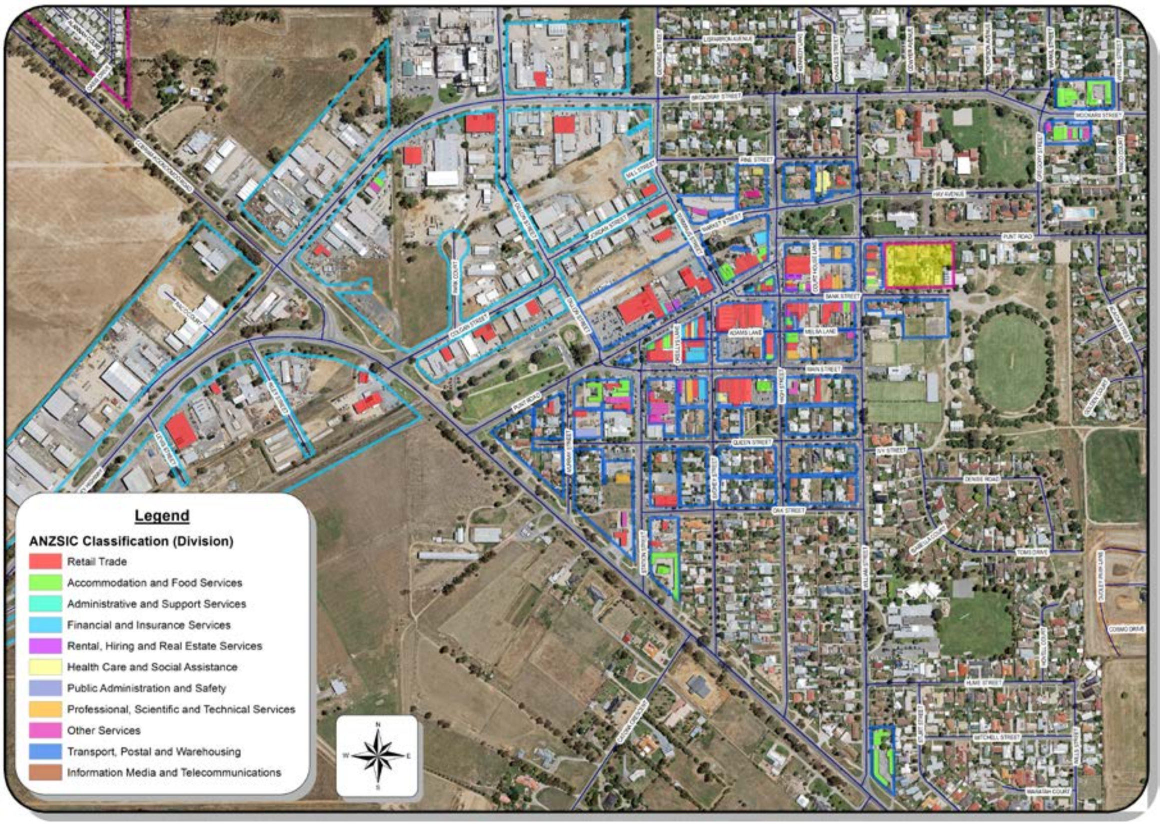


Figure 62: Cobram Floor Space Analysis

The floor space per ANZSIC division, is provided below.

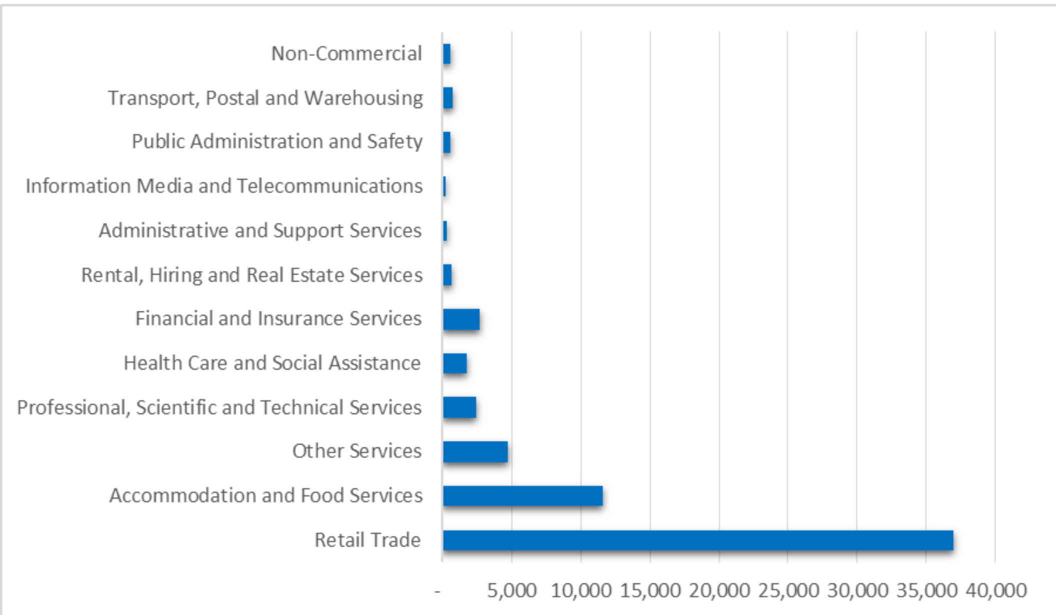


Figure 63: Cobram Retail and Commercial Floor Space (m^2)

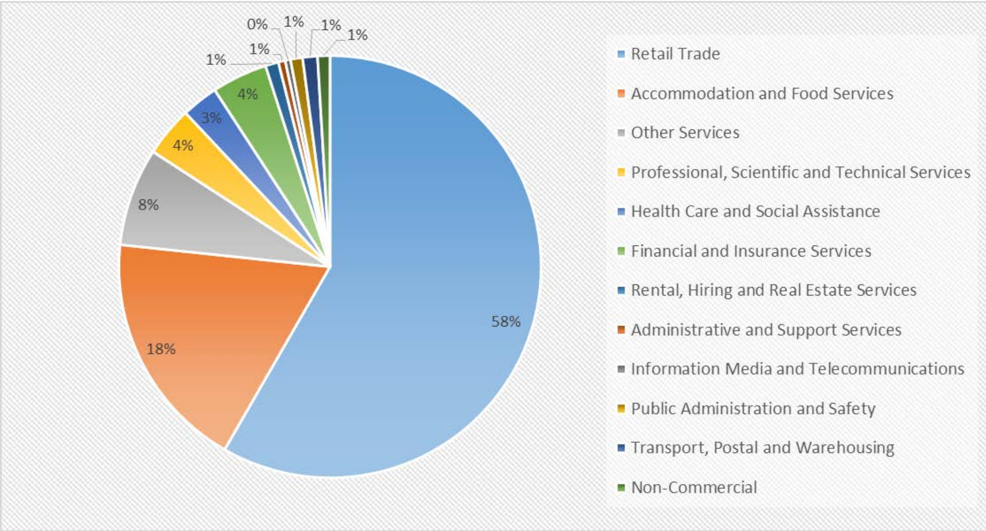


Figure 64: Cobram Retail and Commercial Floor Space (%)

The estimated retail floor space of retail, accommodation and food services uses (classified by ANZSIC) are provided below.

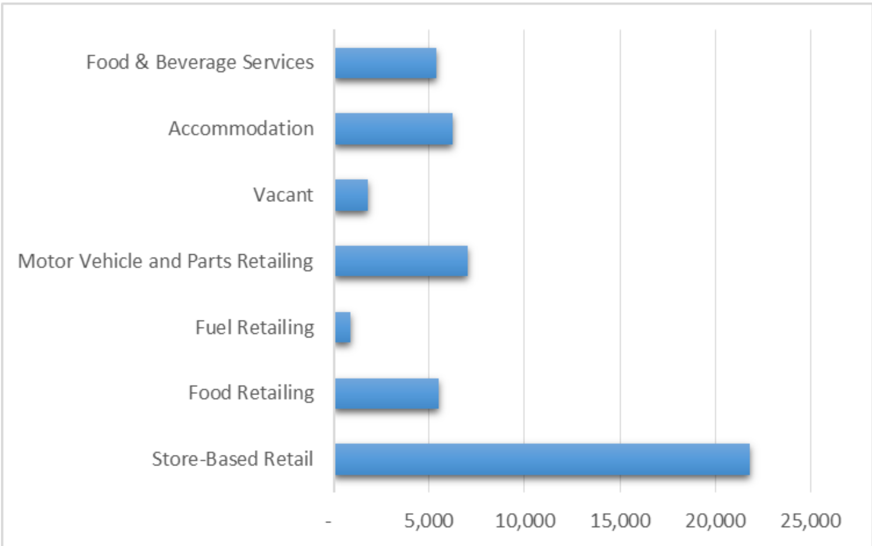


Figure 65: Cobram Retail, Food and Accommodation Floor Space (m^2)

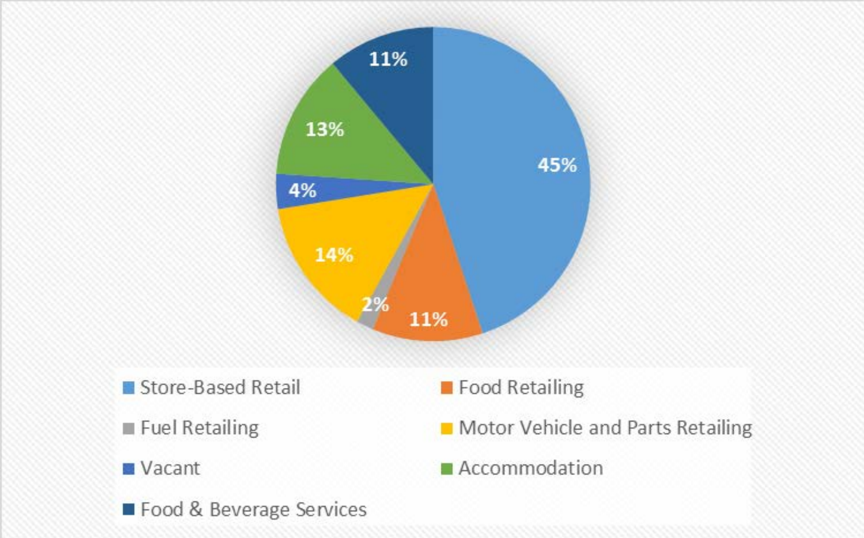


Figure 66: Cobram Retail, Food and Accommodation Floor Space (% of Retail Offer)

The estimated retail floor space (all sectors) for Cobram is 42,306m^2. In order to determine the current estimated floor space for conventional retail, accommodation, fuel retailing and motor vehicle and parts retailing were excluded. This provided an estimated floor space for conventional retail in Cobram at 34,457m^2.

Estimated Conventional Retail Floor Space	Area (m^2)	%
Store-Based Retail	21,813	62%
Food Retailing	5,524	16%
Vacant	1,754	7%
Food & Beverage Services	5,366	15%
TOTAL	**34,457**	**100%**

Table 6: Estimated Conventional Retail Floor Space – Cobram

6.4 Retail Floor Space – Surrounding Towns

The towns that fall within the indicative primary catchment area of the two town centres have the following key retail uses[16]:

Town/Centre	Supermarket	Other retail and commercial
Barooga	IGA (approx. 435m^2)	Very limited
Berrigan	IGA (approx. 970m^2)	Limited
Bundalong		Very limited
Finley	IGA (approx. 1,800m^2)	Limited
Katamatite		Very limited
Mulwala	FoodWorks (approx. 1,220m^2)	Very limited
Numurkah	IGA (approx. 1,050m^2)	Reasonable, no DDS.

[16] Key retail uses included supermarkets and large floor space retail and not smaller retail developments.

	FoodWorks (approx. 630m²)	
Oaklands		Very limited
Tocumwal	IGA (approx. 1,050m²)	Limited
Tungamah		Very limited

Table 7: Retail Offer within Surrounding Towns/Centres

The combined floor space for supermarkets in these centres is approximately 7,155m², which serve predominantly the immediate catchment of each respective small centre/town.

6.5 Total Primary Retail Catchment Analysis

The combined conventional retail floor space for Cobram and Yarrawonga is estimated to be 77,277m². With the estimated floor space of existing supermarkets in other centres located within the indicative primary catchment included, the total conventional retail floor space for the catchment is estimated at 84,432m².

Centre	Total Retail Floor Space (estimate)	Supermarket Floor Space (estimate)	DDS Floor Space (estimate)
Cobram	34,457 m²	3,885 m²	1,410 m²
Yarrawonga	42,820 m²	5,430 m²	2,375 m²
Sub-Total	**77,277 m²**	**9,315 m²**	**3,785 m²**
Other centre supermarkets within the primary catchment	7,155m²	7,155 m²	
TOTAL	**84,432 m²**		

Table 8: Total Estimated Retail Floor Space in Primary Catchment

The per capita conventional retail floor space within the primary catchment area of 36,440 people is estimated at 2.32m² before the tourism contribution has been deducted.

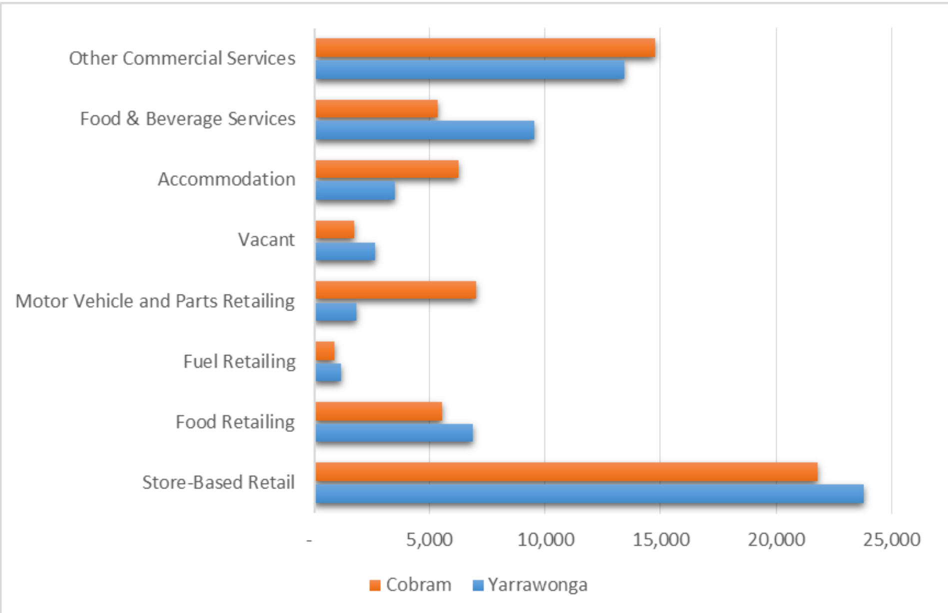


Figure 67: Floor Space Comparison for Cobram and Yarrawonga

Cobram has approximately 55% of the catchment ERP and 48% of the retail floor space, while Yarrawonga has approximately 45% of the ERP and 52% of the retail floor space.

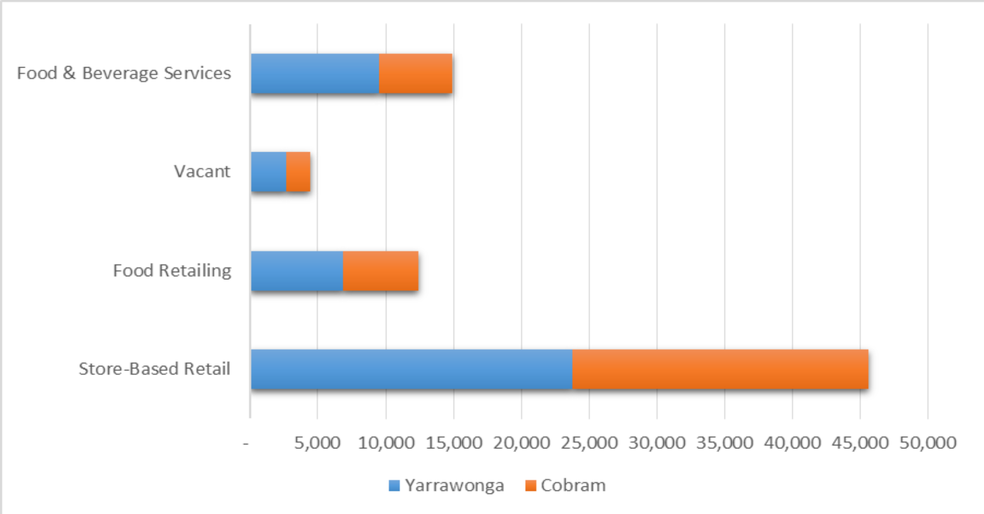


Figure 68: Comparative Conventional Retail Floor Space for Cobram and Yarrawonga

The Cobram sub-catchment for an estimated 20,150 residents includes the following centres/towns (each with at least one small supermarket) with a combined estimated floor space of 40,392m^2:

- Cobram
- Numurkah
- Finley
- Barooga
- Berrigan
- Tocumwal.

The Yarrawonga sub-catchment for an estimated 16,290 residents includes the following centres/towns with a combined estimated floor space of 44,040m^2:

- Yarrawonga
- Mulwala
- Tungamah (no supermarket)
- Oaklands (no supermarket)

Cobram's sub-catchment is better served by decentralised smaller supermarkets while the Yarrawonga sub-catchment only has one other supermarket at Mulwala. The higher floor space provision in Yarrawonga can partly be attributed to new retail developments and upgrades (including Woolworths and the newly developed Bunnings bringing another national retailer into the catchment area), tourism, the stronger restaurant sector and continued population growth of the area supporting a wider range of goods and retail expenditure. Cobram likely has an existing shortfall in floor space provision when considering the centre also services the retail needs of seasonal workers and potential expansion of the tourism sector, noting that new retail developments and upgrades (including Woolworths) expanded the retail offer in Cobram.

Analysis of the floor space by ANZSIC divisions of Cobram and Yarrawonga shows the following key trends:

- Cobram has a higher supply of non-retail commercial services and motor vehicle retailing, confirming that Cobram acts as the primary commercial service centre for the catchment.

- Yarrawonga has a higher supply of store-based retail, food retail and food and beverage services. This is consistent with:
  - The higher number of people in the age cohort for retirees in Yarrawonga SA2 and Moira areas, which form the primary catchment for the town centre.
  - New development occurring in Yarrawonga to address demand in the catchment as a result of sustained population growth of 2.16% over the past 10 years.
  - Yarrawonga's role as tourist destination that support store-based retail, food retail and food and beverage services (including take-away food and restaurants).
- Both Cobram and Yarrawonga currently have one full-line supermarket (Woolworths) that has recently been upgraded and one smaller supermarket (IGA) to service daily/weekly shopping needs.
- The development of Bunnings in Yarrawonga has substantially increased restricted retail floor space in the catchment.
- The current vacancy rates of both centres are considered low and the range of retail goods are diverse yet consistent with the size of the catchment area.

6.6 Tourism and Associated Retail Demand

Tourism in Moira Shire contributed over $95 million to the local economy (3.7% of the Shire's total output), over $43 million in value added impact (4.1% of total value add) and was responsible for 580 jobs (6.3% of total employment). Tourism is the seventh largest economic contributor to the Moira Shire in terms of total output and employment, ninth largest economic contributor in terms of wages and salaries and tenth largest economic contributor in terms of value add.

Tourism in the Sun Country on the Murray sub region encompassing the shires of Moira, Berrigan and Corowa generated an estimated $203 million annual economic impact, and is responsible for 1,238 direct jobs.

For the year ending (YE) December 2015, the Sun Country on the Murray region received a total of 996,000 domestic visitors and accounted for an estimated expenditure of $292 million. For the year ending (YE) December 2015, the Sun Country on the Murray region received a total of 6,400 international visitors.

The sectors that are most impacted by tourism in the Moira Shire are shown below.

	Tourism separate ($m)	Tourism not separate ($m)	Tourism allocation ($m)
Manufacturing	881.0	892.5	11.5
Agriculture, Forestry & Fishing	386.5	389.6	3.0
Construction	263.2	263.2	0.0
Health Care & Social Assistance	117.9	118.7	0.8
Retail Trade	111.5	122.7	11.2
Tourism	102.0		(102.0)
Financial & Insurance Services	92.1	92.2	0.0
Wholesale Trade	90.5	92.2	1.7
Education &Training	70.7	71.0	0.3
Transport, Postal & Warehousing	69.1	79.3	10.1
Professional, Scientific & Technical Services	57.2	57.2	0.0
Public Administration & Safety	51.9	51.9	0.0
Rental, Hiring & Real Estate Services	268.4	277.4	9.0
Electricity, Gas, Water & Waste Services	40.9	40.9	0.0
Other Services	37.8	38.3	0.5

	Tourism separate ($m)	Tourism not separate ($m)	Tourism allocation ($m)
Administrative & Support Services	29.8	31.5	1.8
Accommodation & Food Services	26.6	76.1	49.5
Information Media & Telecommunications	21.5	21.8	0.3
Arts & Recreation Services	7.9	10.2	2.3
Mining	2.5	2.5	0.0
Total	**$2,729.16**	**$2,729.16**	**$ -**

Table 9: Allocation of Tourism Sector

Moira's tourism sector is also a driver of retail floor space demand. Many tourism businesses are 'retail / commercial' in nature are conducted from CBD locations. Increases in tourism represent increases in transient population and increase demand for appropriate floor space.

Tourism is not a traditional economic industry in that tourism activities take place across multiple sectors. The tourism sector is therefore comprised of a range of activities across the traditional ABS industry classification codes. In this sense, it is an amalgam of activities rather than a discrete and separately identifiable sector.

Accommodation and food services, retail trade and manufacturing account for $72.2m of Moira's $102m visitor economy.

For the purposes of this study, retail and food and accommodation services have been identified are being within the scope of the study. These sectors, broken into their respective local and tourism driven components is shown below.

	Output ($m)			% tourism	Value added ($m)			% tourism	FTEs			% tourism
	Local	**Tourism**	**Total**		**Local**	**Tourism**	**Total**		**Local**	**Tourism**	**Total**	
Retail	111.54	11.18	122.73	9.1%	66.08	$6.63	$72.71	9.2%	1,003	100	1,103	9.0%
Food & accommodation	26.614	49.47	76.08	65.1%	11.842	$22.01	$33.85	64.7%	190	353	543	65%
Total	**138.16**	**60.64**	**198.81**	**30.5%**	**77.93**	**28.63**	**106.56**	**26.9%**	**1,193**	**453**	**1,646**	**27.5%**

Table 10: Retail and Food and Accommodation Sector Analysis

Tourism represents around 30% of output, 27% of value added and 28% of employment within the retail and food and accommodation sectors of the Moira Shire.

The total tourism share of output of retail and food and accommodation sectors is 30.5%.

To assess the potential floor space implications of a growing tourism industry across Yarrawonga and Cobram it is necessary to determine what percentage of tourism is undertaken in each of the locations. This is naturally an imprecise exercise. Using the total accommodation related infrastructure is often used to undertake such allocations. This is premised that the accommodation market will increase and decrease to match the demand of the market. Using analysis undertaken by Moira Shire, the relative size of the markets is shown below.

	Yarrawonga	Cobram	Nathalia	Numurkah	Other	Total
Accommodation beds	3,059	2,146	380	283	1,805	7,673
% of total	**39.9%**	**28.0%**	**5.0%**	**3.7%**	**23.5%**	**100.0%**

Table 11: Analysis of Accommodation by Township[17]

This shows that Yarrawonga has 39.9% of beds and Cobram 28%.

[17] Source: Urban Enterprise, 2016

Applying these figures to results shown in Table 4 and Table 6 results in the following floor space usage by location.

Floor Space (retail and food and accommodation)	Total (m^2)	Vacant (m^2)	Used (m^2)	% market of tourism	% tourism	Floor Space (m^2)
Yarrawonga	44,040	2,655	41,385	30.5%	39.9%	5,033
Cobram	40,392	1,754	38,638	30.5%	28.0%	3,297
Totals			**80,023**			**8,330**

Table 12: Tourism Floor Space Analysis

Of the total used retail and food and accommodation floor space of 80,023m^2 in Cobram and Yarrawonga town centres, an estimated 8,330m^2 (10.4%) is tourism related. The current per capita floor space allocation for tourism is calculated at 0.23m^2 (8,330m^2 / 36,440) for the centres of Cobram and Yarrawonga.

6.6.1 Growth projections

Using these figures as a baseline, as assuming that tourism in Yarrawonga visitation grows at 1.0% per annum, and Cobram 0.8% per annum, the floor space requirements are shown in Figure 69 and Figure 70.

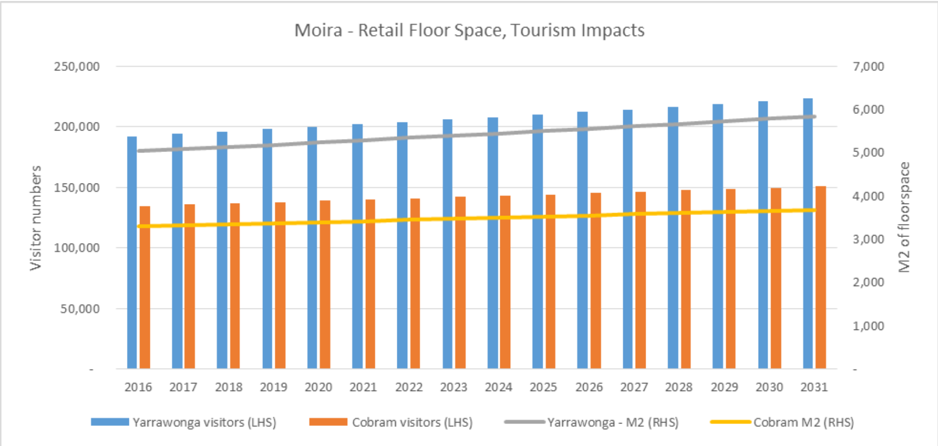


Figure 69: Tourism floor space demand 2031

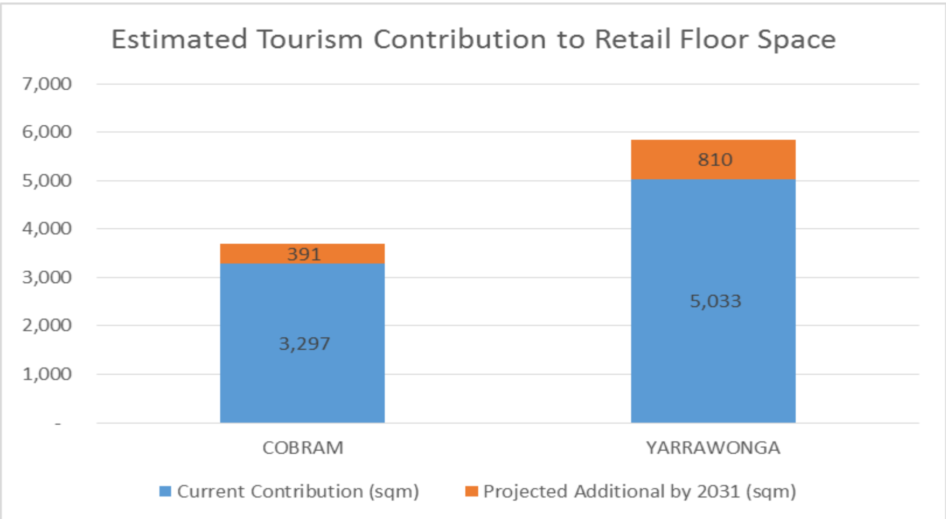


Figure 70: Total additional floor space demand from tourism 2031

The analysis shows that additional demand by 2031 resulting from tourism in the Yarrawonga catchment will be around 810m^2 and in Cobram catchment 391m^2. It should be noted that this is a theoretical calculation for the respective catchment areas from Moira Shire tourism data which excludes tourism provision (beds) in Mulwala and Barooga; the allocation (either in full or partially) of retail floor space demand to Cobram and Yarrawonga will need to be considered at policy development stage, although the above estimates are more likely to increase should cross-border tourism data be included.

6.7 Summary of Existing Retail floor Space

The estimated existing retail floor space allocation for Cobram and Yarrawonga's catchment areas are summarised below.

	Cobram Catchment	Yarrawonga Catchment	Total Catchment
Estimated Retail Floor Space (town centre and developed commercial land)	34,457 m^2	42,820 m^2	77,277 m^2
Other supermarkets in centres within the primary catchment area	5,935 m^2	1,220 m^2	7,155 m^2
Total Estimated Retail Floor Space	**40,392 m^2**	**44,040 m^2**	**84,432 m^2**
Tourism retail floor space component	3,297 m^2	5,033m^2	8,330 m^2
Total Estimated Retail Floor Space without tourism component	**37,095m^2**	**39,007 m^2**	**76,102 m^2**
Per Capita retail floor space allocation without tourism component	1.84	2.39	2.09

Table 13: Estimated Existing Retail Floor Space Allocation for Cobram and Yarrawonga Catchment Areas

The estimate does not include:

- Secondary catchment areas and escape expenditure from other surrounding centres to Cobram and Yarrawonga.
- Retail escape expenditure to other major centres. Escape expenditure is likely to be low for food and groceries (daily needs), given the nature of the catchment area and current retail offer in both centres. Escape expenditure[18] for higher order goods (e.g. whitegoods) and DDS items may however be relevant. This will be considered at policy development stage.

[18] Analysis of catchment area and Moira Shire Economic Analysis.

7. Future Retail Floor Space Demand and Supply Analysis

7.1 Strategic target of 2.2-2.4m^2 per capita

A per capita retail floor space of 2.2-2.4m^2 is an accepted average[19] for the catchments resident population.

Should a ratio of 2.2 be applied to the population of 36,440 a total retail floor space of 80,168m^2 is required. The current ERP has a per capita floor space of 2.11m^2 and floor space of 76,757m^2 when the tourism component is excluded, resulting in a shortfall of approximately 0.9m^2 per person which equates to 3,416m^2 retail floor space in the combined catchment area.

Should a ratio of 2.4 be applied to the population of 36,440 a total retail floor space of 87,456m^2 is required, resulting in a shortfall of approximately 1.9m^2 per person which equates to 10,704m^2 retail floor space in the combined catchment area.

The indicative retail catchment for Yarrawonga already has a per capita floor space allocation of 2.39, whilst Cobram's is significantly lower at 1.85.

Increasing overall existing floor space to a per capita allocation of 2.2-2.4m^2 has the strategic benefit of supporting retail supply (and associated choice and range) in the catchment to reduce potential existing leakage to other larger centres.

The contribution of seasonal workers to floor space demand, moving into the primary catchment area to support harvesting and agricultural activities, has not been quantified given its fluctuating nature. The seasonal influx of workers will increase retail demand and support retail activities in the catchment area, specifically daily needs trading in Cobram. Should a per capita floor space allocation of 2.4m^2 be applied (being the upper-limit of accepted standards) this could theoretically provide for seasonal workers to some extent whilst adequately planning for the permanent supply/demand level. Seasonal workers providing increased trading levels within the relevant seasons will then further support the retail sector, specifically in Cobram.

A ratio of 2.2m^2 per capita is the theoretical equilibrium for supply and demand, whilst 2.4m^2 per capita is the higher end of accepted average retail floor space allocation. Including the higher allocation of 2.4m^2 in projected demand calculations has the strategic benefit of supporting retail supply (and associated choice and range) in the catchment and reduce potential existing leakage to other larger centres, and ensuring adequate zoned land supply is available to address future needs and facilitate development. Whilst this allocation does not include the demand generated by seasonal workers and tourism, it does provide support for additional floor space in the catchment that will in effect also service these markets.

7.2 Projected Catchment Floor Space Demand to 2031 Resulting from Population Growth

Combined Retail Catchment

The population for the combined primary retail catchment is estimated to grow to approximately 38,545 by 2031. This will theoretically require a total retail floor space of 84,799m^2 based on a per capita allocation of 2.2m^2; an increase in retail floor space of approximately 8,047m^2 by 2031. Taking in into account the existing shortfall to provide 2.2m^2 per person of 3,416m^2 (as calculated above), the projected additional floor space shortfall by 2031 is 4,631m^2.

Should a per capita allocation of 2.4m^2 be applied, this will require a total retail floor space of 92,508m^2; an increase in retail floor space of approximately 15,751m^2 by 2031. Taking in into account the existing shortfall to provide 2.4m^2 per person of 10,704m^2 (as calculated above), the projected additional floor space shortfall by 2031 is 5,047m^2.

[19] Various sources identify a range of 2.2m^2 to 2.4m^2 retail floor space per person in Australia. The estimate of 2.2m^2 per capita has been adopted as a robust yet conservative estimate.

The combined projection does not take into account specific characteristics of the individual catchment areas, and calculations for each catchment area will provide mora accurate estimations to inform policy direction.

Yarrawonga Retail Catchment

Yarrawonga currently has a per capita retail floor space allocation of 2.39. The projected population growth of 1,980 by 2031 in the catchment area will require:

- An additional 1,187m^2 retail floor space by 2031 should a ratio of 2.2m^2 be applied; and
- An additional 4,841m^2 retail floor space by 2031 should a ratio of 2.4m^2 be applied.

Note the tourism component are not included in these figures.

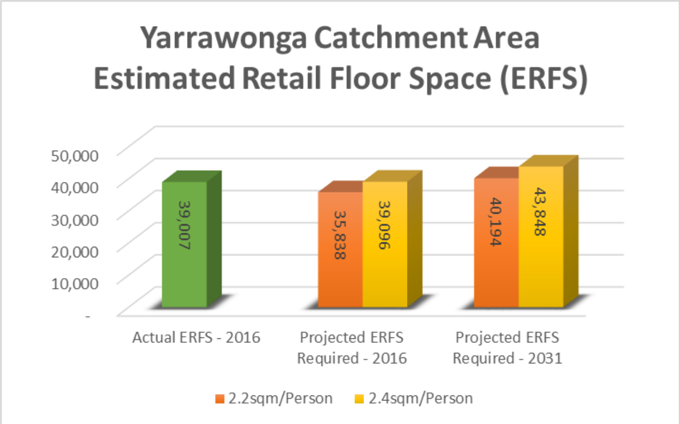


Figure 71: Current and future Estimated Retail Floor Space for Yarrawonga catchment area based on ERP

Cobram Retail Catchment

Cobram currently has a per capita retail floor space allocation of 1.85. The projected population growth of 126 by 2031 in the catchment area will require:

- An additional 7,512m^2 retail floor space by 2031 should a ratio of 2.2m^2 be applied; and
- An additional 11,567m^2 retail floor space by 2031 should a ratio of 2.4m^2 be applied.

Note the tourism component are not included in these figures.

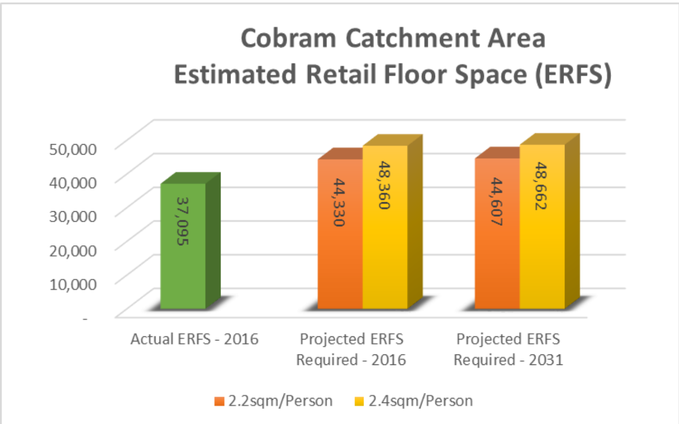


Figure 72: Current and Future Estimated Retail Floor Space for Cobram catchment area based on ERP

7.3 Projected Tourism Contribution to Floor Space for 2031

The analysis on the contribution of tourism to floor space demand prepared previously in the report shows that additional demand resulting from tourism in Yarrawonga will be around 810m^2 and in Cobram, 391m^2; a combined total of 1,201m^2.

7.4 Summary of Retail Floor Space Needs to 2031

The table below outlines the total theoretical additional retail floor space requirements by 2031 when tourism is included. Projections based on a 2.2m^2 per person allocation estimate a combined shortfall of 6,731m^2 retail floor space by 2031, and a 2.4m^2 allocation estimate a combined shortfall of 17,609m^2.

Component	Cobram Catchment	Yarrawonga Catchment	Combined Catchment
Retail floor space required to meet 2.2m^2 per capita ERP for 2016 (current vacant floor space included)	7,235m^2	-3,169m^2	11,354m^2
Retail floor space required to meet 2.2m^2 per capita ERP by 2031	277m^2	1,187m^2	5,054m^2
Retail floor space required to meet tourism growth to 2031	391m^2	810m^2	1,201m^2
TOTAL	**7,903m^2**	**-1,172m^2**	**6,731m^2**
Retail floor space required to meet 2.4m^2 per capita ERP for 2016 (current vacant floor space included)	11,265m^2	89m^2	11,354m^2
Retail floor space required to meet 2.4m^2 per capita ERP by 2031	302m^2	4,752m^2	5,054m^2
Retail floor space required to meet tourism growth to 2031	391m^2	810m^2	1,201m^2
TOTAL	**11,958m^2**	**5,651m^2**	**17,609m^2**

Table 14: Projected Retail Floor Space Demand to 2031

The analysis show that additional retail floor space is required to service the catchment's ERP to a theoretical per capita allocation of both 2.2m^2 and 2.4m^2. Whilst this allocation does not include the demand generated by seasonal workers, it does provide support for additional floor space in the catchment that will in effect also service this market. The impact any potential leakage of retail trade to other centres have not been included as yet; this will be considered in the policy directives of the study. Yarrawonga's projected floor space shortfall is mainly attributed to projected population growth in the catchment area supported by tourism, whilst Cobram has an existing shortfall combined with modest population growth in the catchment area.

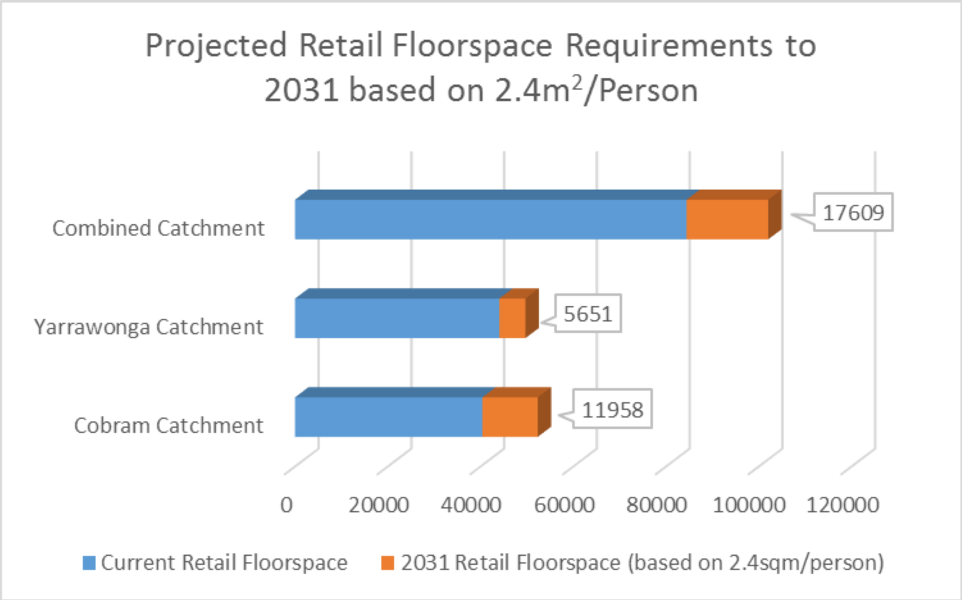


Figure 73: Estimated Current and Future (2031) Retail Floor Space - Primary Catchment Area

8. Zoned Land Supply for Retail Development

The zoned land use analysis and floor space analysis completed for Cobram and Yarrawonga identified the following:

Cobram

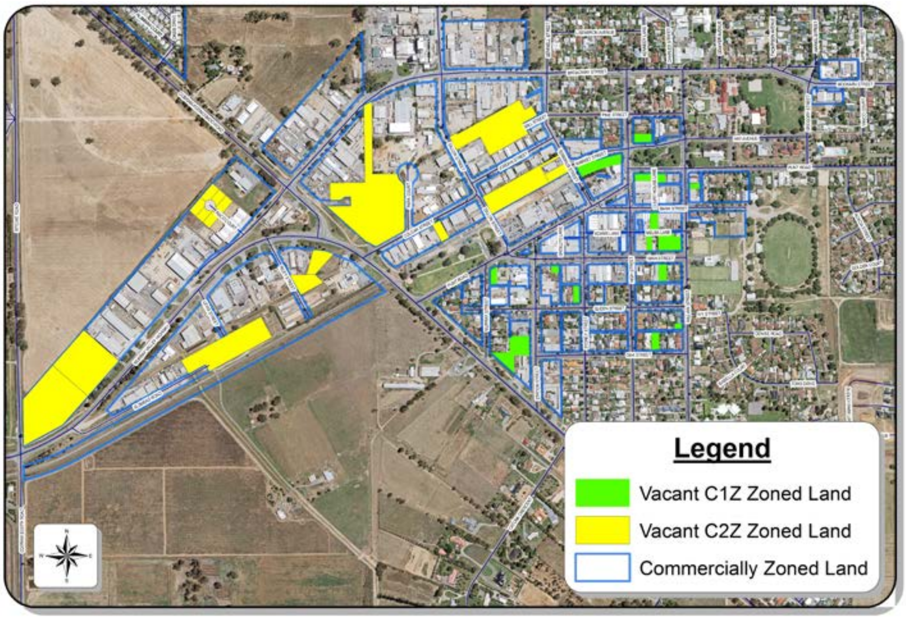


Figure 74: Vacant Zoned C1Z and C2Z Land - Cobram

C1Z Land

As identified in Figure 46 and Figure 47 above, Cobram has over 8 Ha of C1Z zoned land that is either vacant or used for residential purposes. This is considered adequate supply to accommodate the projected current and future retail development needs of Cobram. The majority of this land is not covered by planning overlays that will inhibit a change in land use. The zoned land is located adjacent to developed commercial land, have good road access, and will support integrated development with the existing town centre.

It is acknowledged that, given the lack of large vacant sites, redevelopment (and potentially consolidation) of existing properties will be required for larger floor plate developments such as a new full-line supermarket or DDS; this may inhibit development, however the benefit of development occurring here will be integrated development within the current C1Z zoned area. The cost and related complications of having to consolidate land will very likely discourage the development of a full-line supermarket or DDS in this area, and smaller retail and commercial developments are most likely to develop in this area over time.

C2Z Land

Cobram has over 11ha of zoned C2Z land that could accommodate the future needs for the catchment. A number of larger vacant parcels are located in close proximity to the core retail area of the town centre, which will make them highly suitable for future development. The C2Z area generally has good highway frontage that will support the development of these vacant sites. Should vacant C2Z land however be utilised for core retail such as a supermarket[20] which could require a land parcel between 6,000 and 9,000m^2), this will affect land supply and expansion of C2Z land may need to be considered if demonstrated demand exists.

[20] The C2Z currently limits the size of a supermarket to 1,800m^2. Should a full-line supermarket of up to 3,500m^2 be considered in the current C2Z, the land will need to be rezoned to C1Z.

The current land supply is considered adequate to support restricted retail and bulky goods development in Cobram to reduce potential loss of expenditure to other larger centres. Although the C2Z land supply is considered adequate to meet projected demand, there are limited sites capable of accommodating a larger floor plate development (such as Bunnings[21]) with exposure to the highway. Developments of this scale in Cobram could potentially reduce potential loss of expenditure to other larger centres and support the town centre. Should a development of this scale be required and not accommodated by utilising vacant land or redevelopment of properties in the C2Z, the proposed Cobram Business Park[22] on land between the Murray Valley Highway, Cobram-Koonoomoo Road and Ritchie Road could be a viable alternative in the future to expand the C2Z area.

Yarrawonga

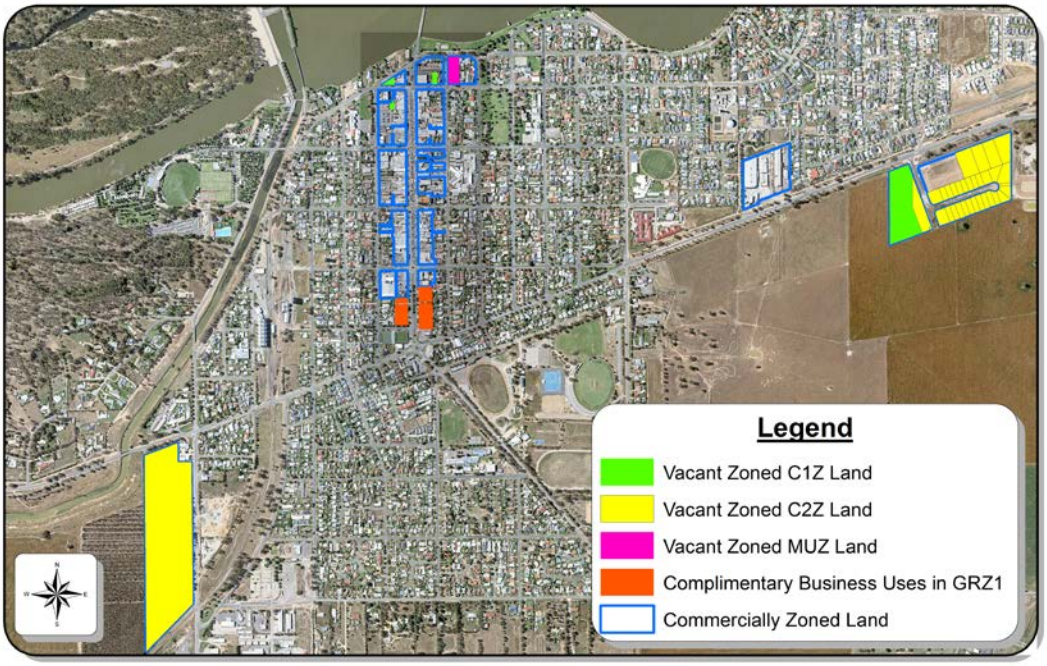


Figure 75: Vacant Zoned C1Z and C2Z Land - Yarrawonga

C1Z Land

Yarrawonga currently has approximately 2.6 Ha of vacant C1Z zoned land, the majority of this land being in one parcel located in a decentralised location along the Murray Valley Highway, and two smaller parcels in the northern section of the town centre. Yarrawonga has limited zoned land in the town centre to accommodate retail development or retail expansion. A limited number of properties used for residential purposes are available for conversion to retail use, however most of these do not have frontage to Belmore Street or main retail streets and will most likely be suitable for non-retail commercial development. The C1Z zoned parcel fronting onto Murray Valley Highway is adequately sized to accommodate a new full-line supermarket and additional retail development in a decentralised location to service the new residential developments to the east of the town centre. Should it be assumed 35-40% of this land are available for retail floor space once developed, this site alone can potentially accommodate 9,100-10,500m^2 of new retail floor space. The land fronting onto Belmore Street, south of the town centre and north of the Murray Valley Highway, can currently be developed for 'complimentary business uses' based on Planning Scheme provisions; however a planning permit or rezoning will be required.

[21] There is already two national chain hardware stores in Cobram and an economic impact assessment should accompany any development application for this type of use to ensure the development will complement the town centre offer.

[22] Source: Clause 21.04-4, Moira Town Planning Scheme

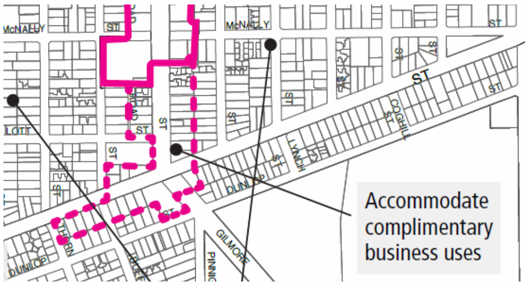
C2Z Land

Yarrawonga is well-serviced by vacant C2Z land, with over 17 Ha zoned C2Z land currently vacant in two different locations. This land supply can accommodate the catchment's C2Z needs without any need to open up further areas for development. The C2Z areas generally has good highway frontage that will support the development of these sites.

The C2Z areas generally has good highway frontage that will support the development of these sites. The new Bunnings will substantially increase the local offer and support retention of local expenditure in Yarrawonga. It may also stimulate further development on the surrounding C1Z and C2Z land and residential development occurs proximate to this location, noting that a planning permit for a supermarket was approved for this site and has now lapsed. The C2Z area along Burley Road is located closer to the town centre and proximate to the industrial area, with some exposure to the Murray Valley Highway which makes it suitable for restricted retail development; no commercial development application has been lodged to date and the development aspirations for this land is uncertain.

Figure 76: The new Bunnings in Yarrawonga

Potential Town Centre Expansion Area – Yarrawonga Town Centre



Both the current and revised MSS (exhibited in Amendment C77) support accommodation of complementary business uses at the southern end of Belmore Street. The area identified in the revised MSS covers land fronting onto Belmore Street and some properties on the southern side of the Murray Valley Highway.

Although the MSS includes support at a conceptual level for the redevelopment of this area the land has however not been developed or rezoned. The current MSS directive has not provided landowners or stakeholders with a clear understanding of the future of this area.

The directive to accommodate complimentary business uses is supported in principle to make the best and highest use of the land, and formalise the area as being a functional part of the town centre. Specifically the land fronting onto Belmore Street, directly south of the existing C1Z boundary and north of Murray Valley Hwy (refer Figure 78 below) could be suitable for expanding the C1Z for a strategic outcome to effectively link the existing C1Z developments with retail located at the Murray Valley Hwy and Belmore Street / Gilmore Street intersection. It is noted that a larger area is identified in the revised MSS.

Figure 77: C1Z Expansion Investigation Area - Yarrawonga

Figure 78: Existing development along the southern section of Belmore Street

The land area could support an estimated 3,000-4,000m^2 of retail floor space, depending on the development proposal and land consolidation. The land is not covered by a heritage overlay and the existing housing stock generally will enable redevelopment.

During stakeholder consultation, a number of landowners have supported this expansion and one landowner has expressed concern, noting that this potential expansion and the future of this area was not formally presented but raised by stakeholders themselves as a key issue for the town centre.

Support for retail development in this location will not based on a lack of zoned land supply but rather the strategic extension of the town centre towards existing business uses and providing additional commercial development opportunity in a centralised location. The nature of development preferred in this location needs to be defined to provide further certainty and confirm the potential contribution of the area to future land supply.

9. Known stakeholder views/issues

Consultation was conducted with key stakeholders to obtain information regarding the current retail provision in both town centres, perceptions around the functioning of the centres and future development needs.

Land owners and business owners were invited to attend personal interviews with council officers and SED Advisory consultants. Short interviews with a limited number of business owners were also conducted by walking in to business at random.

The following issues and views were identified:

Yarrawonga Town Centre

- Tourism important to support food and beverage sector in Yarrawonga (and most other sectors also). Local base good but not strong enough to sustain trade through winter months. The age profile of new residents generally does not have a significant impact on trade and many retirees leave the area during the winter months. Key base for food and beverage trade are families. The current supply and demand is considered to be balanced and any new cafes will impact existing business.
- Council should support a wider variety of retail business in the town centre (cannot only have cafes and hairdressers).
- A holistic approach to the development of the town centre will be good to support all business and areas.
- The northern end of the town centre lacks a key anchor to draw people to this area (as Target and Woolworths do at the southern end). The take-up of car parking at the northern end is considered lower than the central area; this is indicative that anchor uses are required.
- The aquazone initiative is a good activation initiative that will have a positive impact on the trade in the northern end of the town centre.
- Parking is accessible in the town centre. This helps to draw retired people into the town centre. The town has always had a large component of retirees and this will continue into the future.
- Council's tourism is not supporting tourism in winter and too focussed on the lake and summer months. Initiatives such as festivals in winter can activate the area and support businesses (e.g. Bright that hosts over 10 festivals per year).
- The development of the new Bunnings will increase the offer in Yarrawonga and reduce trade losses to other areas. If a new supermarket co-locates there it will however affect the trade in the town centre.
- Tourism is a key factor for clothing and other retail; now more tourism dependant than ever before.
- Yarrawonga needs a shopping centre/complex similar to other centres (e.g. Wangaratta, Albury, Shepparton) because this attracts people out of Yarrawonga. However Yarrawonga's population is not big enough to support a centre.

- Events and festivals support trade.
- Housing development has increased trade even if it is largely taken-up by the mature market (retirees).
- Trade fluctuates due to tourism, and the perception is that tourist numbers have dropped in recent years. Local base is key for food and beverage business to survive outside holiday periods.
- Council should ensure a diversity of shops, not any new cafes. Enough competition and new cafes only

tap into base trade that is already only surviving. New attractor businesses are needed to support existing businesses.

- Empty shops should be filled with 'pop-up' shops with entertainment for kids and youth. These could include laser games and ice skating. Other new businesses can be supported by not asking rent for 4 months to see if they are viable as activators; however landlords have too high expectations of rent and this is limiting new businesses.
- The town centre should attract young adults in early 20's as they generally spend more than families, specifically in food and beverage.
- One-off big events really support the town centre. Yarrawonga needs a festival to support trade.
- It will be good to have a Big W or Jay Jays in the town centre.
- During winter there are no activities for children; indoor play areas and activities (e.g. bowling) in Shepparton attracts people out of Yarrawonga.
- Parking is not an issue at the northern end of the town centre.
- Generally consistent trade throughout the year for convenience goods.
- The opening hours of many businesses doesn't support activation and trade as many are closed on public holidays and weekends.
- The existing supermarkets provide supply and there isn't room for another supermarket yet, maybe in future as the population grows.
- The development of new bulky goods (Bunnings) and car dealership outside the town centre is good for the town, but retail should not be decentralised. Decentralisation will have a big impact on the town centre and should not be allowed – there are many examples including Shepparton. Extension of the existing town centre to the south is supported in principle, this could accommodate 'fringe CBD uses' such as Harvey Norman for example.
- Ensuring that anchors such as DDS and supermarkets are located in the town centre support the activation of the centre, e.g. Horsham. Supermarkets can fit into brownfield sites e.g. Hamilton.
- The retirement market does not drive real growth, so population growth is positive but doesn't have a big impact if it is mainly retirees.
- There is not enough room for three supermarkets yet in town, if a third is built one of the existing will be severely impacted.
- Ensure new development has active frontages to support the existing trade along Belmore Street.
- Planning and holding costs have a significant impact on development and costs should be minimised as far as possible.
- The return from leasing floor space is low at present due to good existing supply; the development of smaller floor plates not considered profitable at present.
- New shop floor space are not required, rather an upgrade to existing buildings. This will become more viable as returns from rent increase for existing buildings. Modern standard facilities will support retail growth.
- Flexibility in the planning policy for the southern end of the town centre is needed to support future expansion. The owners/developers can rezone the land as required. The area can be developed in stages and appropriate interfaces be developed with KFC etc.
- There is a demand for national retailers to locate in the town centre but appropriate sites are not available to accommodate larger floor plates. The southern end of Belmore Street could accommodate these developments.
- Extending the town centre to the south (on both sides of Belmore Street) is supported over the medium term. Rezoning of the land will support development.

- The northern part of the town centre should have the most cafes and restaurants to activate the foreshore.
- The entire area south of the town centre should be considered for shops and retail use. This outcome has been expected for some time. Parking for new developments should be provided on-site.
- Both sides of Belmore Street south of the Woolworths development should be developed for business use to bring the town centre and the other uses further to the south together.
- Higher order goods, medical services and entertainment are accessed in Albury. Shepparton's shops are 'all over the place' and this outcome is not supported for Yarrawonga.
- Removing heavy vehicles form the town centre will be a good outcome.
- Employment in town is required to support trade and population growth, too dependent on retirement living.
- Encourage the location of Centrelink and Medicare to be located in the Shire; currently in Wangaratta but used to be in town. This will support employment and bring visitors to town centre.
- The growth of the town centre has been positive over the past years. Trade doubles over summer holidays and Easter period, but trade throughout the year considered good.
- The decentralised location of Bunnings is supported however a supermarket at this location may not be viable and this use may be better in the town centre.
- The current land ownership does not promote growth and development as best as it could.
- The current residential character of the southern end of Belmore Street (western side) should be retained. Concerned about devaluation of property if business development is approved because it narrows buyers. Invested in property improvement given that no plans for changing the use of the area has been identified by Council to date.
- Most shopping is done in Yarrawonga and very little in bigger centres; sometimes supports Aldi when visiting other centres. The retail offer in Yarrawonga is good and there is not much lacking. 'Trendy shops' brings tourist to the town centre. Many shop fronts look a bit tired and can be improved.
- Good steady business (food and beverage) and trade picks-up over December, however pricing is important (e.g. run specials). The town needs more clothing shops, family entertainment and variety (e.g. KMart or homeware store). See a lot of shops open and close, so many new businesses don't seem to survive.

Cobram Town Centre

- Decentralised development is not supported. There are two relatively large parcels suitable for retail development proximate to the retail core (old saleyards site and site behind Woolworths). These could be developed to support and extend the town centre.
- Entertainment is lacking in the town centre – a waterpark will be a good attraction to support the town centre.
- New development (including larger floor plate developments) should be located in the town centre and decentralised development is not supported. Development should be approved where they should go and not just where it is easiest to develop. The town centre should not be fragmented and new development should support other retail in the town centre. Multiple examples where satellite development affected the town centre, including Shepparton.
- There may be space for another supermarket in the town centre, however if a new full-line supermarket is approved it will very likely result in an existing supermarket closing. The market is not big enough to sustain three supermarkets.
- Access to the town centre is not an issue and is considered good.
- Another anchor use (such as a KFC or Bunnings) could support the town centre by drawing more trade into the centre.

- The camping area in Cobram should be improved, this will increase the tourism sector and support trade.
- Seasonal workers are a benefit to retail trade in Cobram, however doesn't believe it has a big influence on trade.
- Existing buildings are cheaper to lease compared to new builds which has capital outlay. This however means that some existing retailers cannot invest in new buildings because it is cost prohibitive and their margins are not strong enough to justify new buildings.
- The development of a cinema is supported to provide entertainment and activate the town centre.
- Signage for facilities, uses and streets should be improved. Very limited signage at present and this does not support the centre or assist in the amenity (creating a higher quality environment). The current visitor's town map at the Council offices should be more centralised and accessible.
- Punt Road and Main Road are considered to be the core retail streets in town, and the town centre should be developed around this core area.
- Another supermarket is needed (e.g. an Aldi) to provide a larger range, more choice and support affordability. The current IGA store should be upgraded to make it more modern.
- The streetscape plan developed in 2009 has not been implemented. The footpaths need urgent attention and the CBD needs an upgrade.
- Thompsons Beach is a great asset and should be marketed to bring people into Cobram. An improved facility will support tourism and trade in the town centre.
- Improved access is needed to the town centre. This can be achieved by extending Punt Road west and re-aligning the Highway to the south. Heavy vehicles could be re-directed along the existing alignment.
- New bulky goods (e.g. Bunnings) could locate just north of the Commercial 2 area. Existing uses such as car dealerships could relocate to the Commercial 2 area and free-up land for retail development in town.
- Do not split Cobram town centre by allowing new development outside the centre, like Shepparton has done.
- An Aldi is preferred above a new Coles to provide diversity. The existing IGA is considered to be good. Any new supermarket should be located in town; the Mitsubishi site is considered to be a good option.

- The trade is constant throughput the year and the town has a good local service area.
- A new town square should be built and a green belt established through the town.
- Cobram shops generally supply all your needs. It would be good to have more national brands in town to support the offer, including fashion stores like Jeanswest and Rivers, and key franchises like Gloria Jean's.
- More entertainment uses are needed, such as a bowling alley with a café.
- A plaza or shopping centre should not be developed because it will affect the town centre negatively.
- Existing land ownership does not always support development.
- Council should encourage vacant land in the town centre to be developed, and similarly sites that can be redeveloped.
- Parking should be provided with new developments to increase supply.
- The relocation of the Telstra and redevelopment of the site could benefit the town centre.
- Pop-up shops should be encouraged to bring in new businesses.

- Laneways are not needed and can be developed or included in development.
- The current 2 hour parking should be changed to ½ hour parking in the town centre to support turn-over and trade.
- New developments should be located in the core area. Uses such as McDonalds in the town centre will support the centre.
- New developments are planned but the demand does not exist to fill smaller shops.
- A number of good sites are located in town to ensure decentralised development is not needed, including the old silos.
- A steady retail demand exist in Cobram and it is not strongly linked to tourism.
- Retail development on the ground floor should be supported by office development on the first floor.
- More 'internationals' are needed in town to expand the diversity. This will reduce people traveling to Shepparton and other centres.
- Rumours that Coles wants to develop in Cobram. Based on the population characteristics and Aldi is considered a better fit for Cobram than a Coles. Any new supermarket should be developed in the town centre and not a satellite location.

10. Current Spatial Location of Retail Development

The catchment size of both town centres benefit from having centralised town centres that generate economies of scale. Consideration of retail development in decentralised locations needs to be done with careful consideration of strategy and policy directives, and economic development outcomes sought. Allowing the establishment of retail uses (such as supermarkets or bulky goods) in decentralised locations can have the benefit of improved servicing of local catchment needs or optimal location of uses (e.g. bulky goods outside the core retail area with good accessibility). This can however result in retail development that directly compete with the town centre and impact the primacy of the town centre, and the strategic merit when considering decentralised development should be identified.

Cobram

Cobram has a compact urban[23] form with the town centre generally accessible from all residential areas within a 5 minute drive, with the drive time from Barooga generally less than 10 minutes.

Retail development in the Cobram town centre is well centralised to support integrated development and economies of scale. The core retail developments are all located within the heart of the town centre, with the C2Z area interfacing directly with the C1Z area.

The Cobram town centre has not been affected to date with decentralised development and new development, if located within the current C1Z and C2Z areas proximate to the current core retail area, will unlikely impact the functioning of the town centre. Specifically the C1Z area can accommodate significant growth within the zoned area, whilst the C2Z area has three vacant sites that can accommodate medium to large scale retail developments. If further C2Z land is required for large floor-plate developments, consideration of sites fronting onto the C2Z area with good accessibility will unlikely have a negative impact on the town centre given the current compact urban form.

Yarrawonga

Yarrawonga has significant residential development surrounding the town centre with a relative compact urban form within a 5 minute drive; the town is however rapidly expanding towards the east of town between the Murray Valley

[23] In the context of the report 'Compact urban form' refers to the spatial location and arrangement of conventional residential development rather than the density of development.

Hwy and Lake Mulwala. These areas have a driving time of between 5 to 8 minutes to the town centre. The driving time from Mulwala to the Yarrawonga town centre is also less than 8 minutes.

The existing town centre generally fronts onto Belmore Street in a contiguous commercial area from Irvine Parade/Hunt Street in the north to McNally Street in the south. The land fronting on to the intersection of Belmore Street/Gilmore Street and the Murray Valley Hwy has existing retail development although located within the GR1Z, separated approximately 140m from the town centre by residential development. Limited zoned land is available in the town centre for retail expansion.

Decentralised retail development is already approved in the form of C1Z land (with C2Z land and a new Bunnings adjacent) at the intersection of the Murray Valley Hwy and Condaw Drive. Although no C1Z development has occurred as yet, the C1Z area can accommodate up to 10,000m^2. This land can support retail development to service both the daily needs of local residents and the broader retail offering in Yarrawonga (and the primary catchment of the broader study area), and is located within a 5 minute drive from most residential areas in Yarrawonga.

Due to the low driving times from most areas to the Yarrawonga town centre, the current decentralised development opportunities will unlikely have a big impact on the town centre in terms of accessible, however the town centre could be impacted if existing retail relocates to the decentralised location.

Reference Documents

Cobram Development Plan

Cobram Parking Precinct Plan 2009

Cobram Strategy Plan 2007

Cobram Urban Design Framework 2005

Goulburn Valley Sub Regional Plan 2010-2020

Hume Regional Growth Plan

Hume Regional Plan 2010-2020

Kaiela Business Park Yarrawonga Development Plan

Kaiela Business Park Yarrawonga Staging Plan

Moira Planning Scheme Amendment C77

Moira Planning Scheme Amendment C56 Explanatory Report

Moira Planning Scheme Amendment C38 Explanatory Report

Moira Planning Scheme Amendment C38 Moira Heritage Study Panel Report

Moira Planning Scheme Review 2016

Moira Shire Business and Innovation Strategy 2014-2017

Moira Shire Council Plan 2013-2017 (2015 Revision)

Moira Shire Economic Analysis (Draft November 2016)

Moira Shire Tourism Destination Management Plan 2015-2018

Silverwoods Development Plan (2014)

Victoria in Future 2016

Yarrawonga East Development Plan

Yarrawonga Futures Plan 2006

Yarrawonga Strategy Plan 2004

Yarrawonga Urban Design Framework

Yarrawonga West Development Plan

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