

GROWTH SCENARIOS FOR BEGA VALLEY SHIRE PROFILE AREAS

Bega Valley Residential Land Strategy

22nd November 2019



This report was prepared by Urbanista Australia for
Bega Valley Shire Council



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Overview of Growth Scenarios: 2019 - 2036

PROFILE AREA In order of current dwellings projection by number	LOW GROWTH SCENARIO		CURRENT PROJECTION (.id)				HIGH GROWTH SCENARIO	
	Population		Population		Dwellings		Population	
	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number
Bermagui Coast – Wapengo and District	20%	+481	25.5%	+613	33%	+581	30%	+721
Bega District	13%	+723	18.2%	+1012	20%	+486	23%	+1279
Tura – Mirador & District *	17%	+674	26.9%	+1066	17.2%	+350	27%	+1,071
Eden Coast	7%	+277	9.1%	+361	15%	+300	14%	+553
Merimbula: – Millingandi & District	6%	+284	8.5%	+403	9%	+265	11%	+520
Pambula District	1%	+31	1.9%	+58	10%	+152	3%	+92
Tathra – Kalaru & District	0.5%	+17	1.3%	+45	7%	+133	2.5%	+85
Rural West	-2.5%	-70	-1.7%	-47	9%	+130	0.0%	-
Bega Rural	2%	+45	3.3%	+74	12%	+115	4.5%	+101
Rural North	-0.5%	-12	0.6%	+14	8%	+106	1.5%	+36
Total LGA	n/a	+2,450	10.4%	+3600	16%	+2,618	n/a	+4,458

*Dwelling projections for Tura Beach adjusted down from .id estimate to reflect Council input

Note: high/low population growth rate % and numbers have been rounded up/down

Summary of Approach

Sources

To develop the growth scenarios for each Profile Area, the following data and input was considered: DPIE population and dwelling forecasts; .id population and dwelling forecasts; ABS population and Census data; feedback for Commercial Strategy; feedback from workshops; feedback from consultations; feedback from Council; GIS mapping.

Unless otherwise indicated, population and dwelling estimates have been sourced from <https://profile.id.com.au/bega-valley>. Data on supply, demand and affordability is derived by .id from Census 2011 and 2016 and some variation in this data may have occurred in recent years. Feedback on current circumstances has been considered in formulating pro-growth, limiting and other factors.

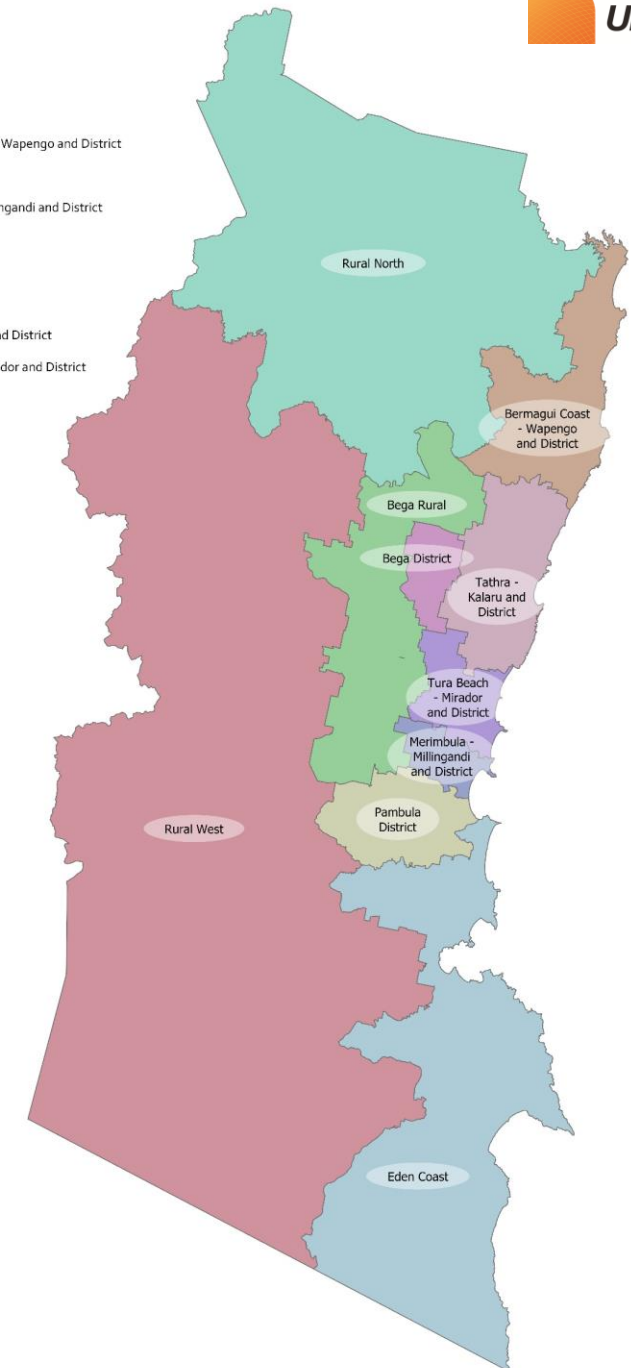
Methodology

The .id estimates were adopted for the base case as these estimates relate more closely to actual development activity in the relevant area and are generally higher than the DPIE estimates. As such, they represent a more conservative starting point for an assessment of the adequacy of residential opportunities and the need for further land release or upzoning.

In determining the low and high growth estimates, consideration was given to factors potentially contributing to suppress or buoy projected growth rates.

Further Steps

Draft growth scenario projections have been reviewed and updated during detailed capacity assessment.



Bermagui Coast – Wapengo and District

The district includes Bermagui, Wallaga Lake and other smaller localities. Bermagui Coast – Wapengo and District has an estimated population of 2,405 which is 7% of Bega Valley’s total population.

In 2016 there were 1,148 households in the profile area.

Population: .id Projections

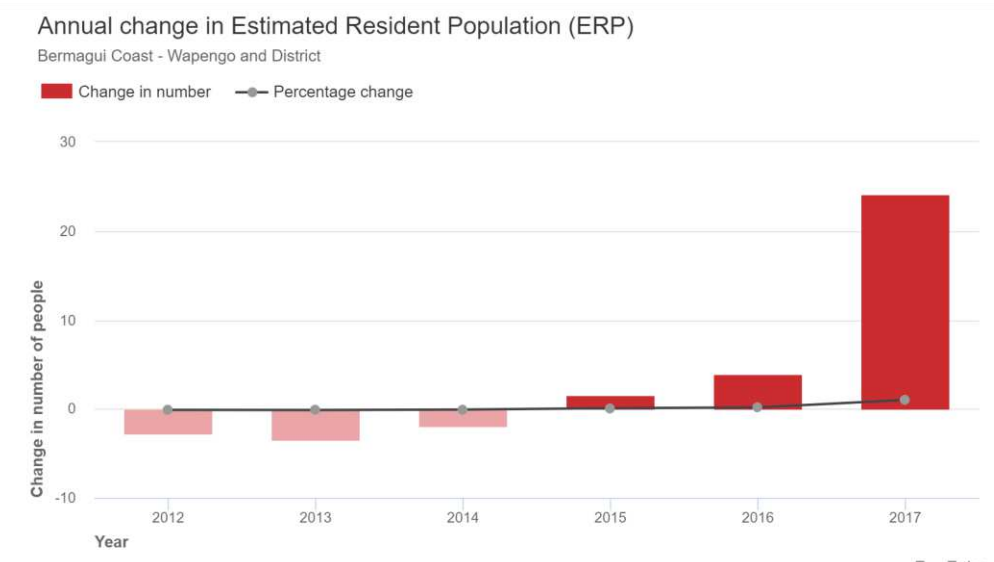
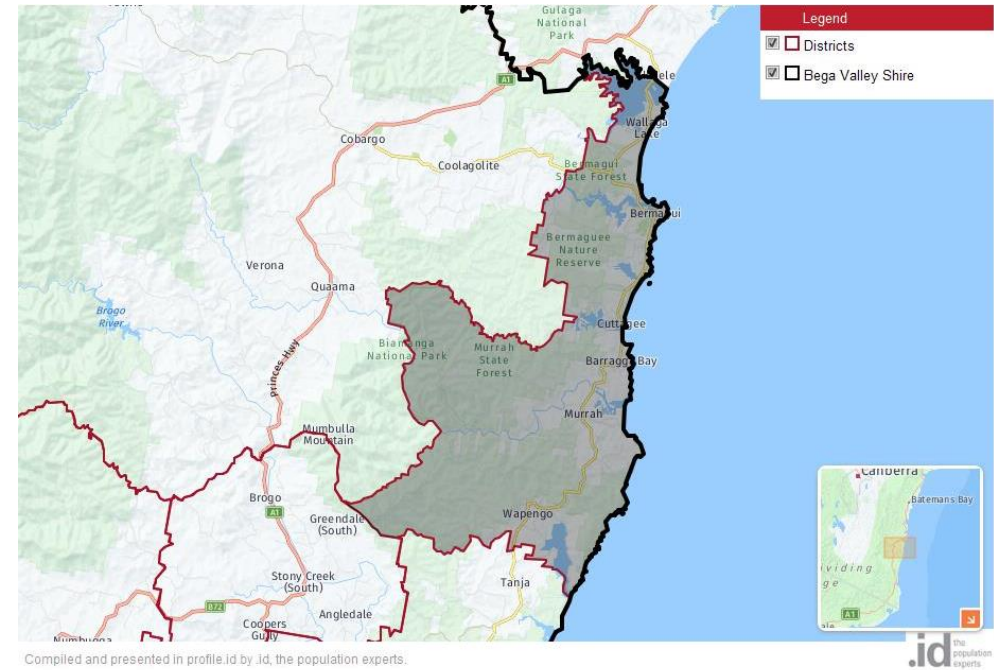
- Projected growth 2019-2036: 25.5%
- 2019 population estimate: 2,405
- 2036 population estimate: 3,018
- Change in population to 2036: +613 persons

Urbanista Estimates of High and Low Growth Scenarios

- Variation high/low growth projections from .id estimate: +/- 5%
 i.e. Low: 20% +481 persons
 High: up to 30% +721 persons

Dwellings: .id Projections (2019 to 2036)

- 33% growth
- 581 additional dwellings
- 2,358 total dwellings by 2036



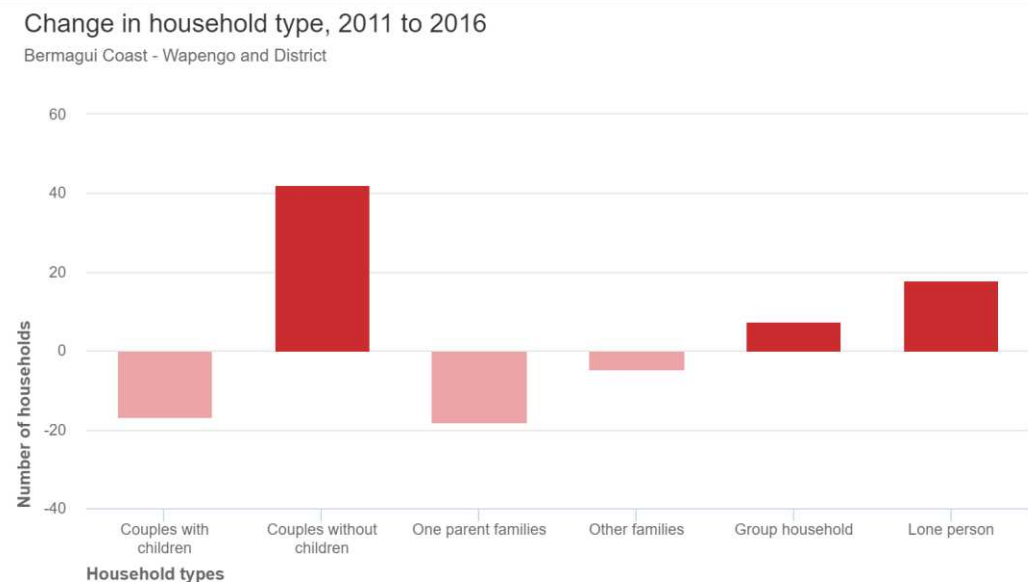
Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0). Compiled and presented by .id the population experts

Key Demand Drivers

Bermagui Coast – Wapengo and District’s dominant age groups are 60-69, followed by 70-84. All age groups 50+ are in higher proportion than the LGA overall. Age groups 49 and under are all in lower proportions than the LGA.

Dominant household type is couples without children (36.4% compared to 32.4% across LGA), followed by lone person households. Growth in these household types, as well as group households, was observed between 2011-2016.

Equivalised household incomes: Mostly in lowest group (42.4% compared to 35.1% across LGA), and this group grew the most between 2011-2016.



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data). Compiled and presented in profile.id by .id, the population experts.

Supply Characteristics

Bermagui Coast – Wapengo and District has a predominance of separate houses (83.6% compared to 80.2% across LGA), and some medium density at 13.3% (compared to 15.5% across LGA). Separate houses grew between 2011-2016 while other dwelling types decreased.

Bermagui Coast – Wapengo and District has a higher proportion of dwellings with 2 bedrooms or less than in Bega Valley overall. Dwellings with 3 bedrooms are the most common type.

Bermagui Coast – Wapengo and District dwellings are mostly fully owned (51.6% compared to 43.1% for the LGA), and there is a slightly higher proportion of private rental properties compared to Bega Valley overall.

Bermagui Coast – Wapengo and District had the highest proportion of vacant dwellings at 34% in 2016, compared to 17.5% for the LGA.

Housing Affordability

Rents and mortgage repayments are generally lower than Bega Valley overall.

Median weekly rent in 2016 was \$234 compared to \$256 for the LGA. 28.7% of households were in rental stress, compared to 35.4% for the LGA.

Median weekly mortgage payments in 2016 were \$261, compared to \$312 for the LGA overall. 9.6% of households were in mortgage stress, compared to 12.6% for the LGA.

Connectivity (from Bermagui)

- 48 mins to Bega
- 30 mins to Narooma
- 5.5 hours to Sydney
- 3.5 hours to Canberra
- 1.1 hours to Moruya Airport

Pro-growth factors

- Proximity to growth incubators – Narooma, other centres
- Improvements to South Coast road – attractive, shorter to drive
- Migration south by retirees and tree changers, moving down from Batemans Bay
- Some holidaymakers choosing to retire to the area
- Young people pursuing business opportunities
- Favourable tourism attributes in Bermagui

Limiting factors

- Protection of local character. Tension between this and supporting growth.
- A lot of older, long term residents – market getting away from youth (decreasing affordability)
- Work opportunities elsewhere for young people with economy not going to attract working families
- Perception that Eurobodalla LGA is more growth focused and has lower servicing costs
- Development industry focus on low-density
- Sewer close to capacity, plans to upgrade

Other factors

- Needs - Housing diversity/affordability e.g. to retain younger people, need for aged care accommodation
- Market factors - Increasing vacant holiday homes, developable central land
- Economic influences - Intellectual property/potential

Bega District

The district includes the regional capital of Bega, as well as Black Range and Tarraganda. Bega District has an estimated population of 5,559 which is 16 % of Bega Valley's total population.

In 2016, there were 2,119 households in Bega District.

Population: .id Projections

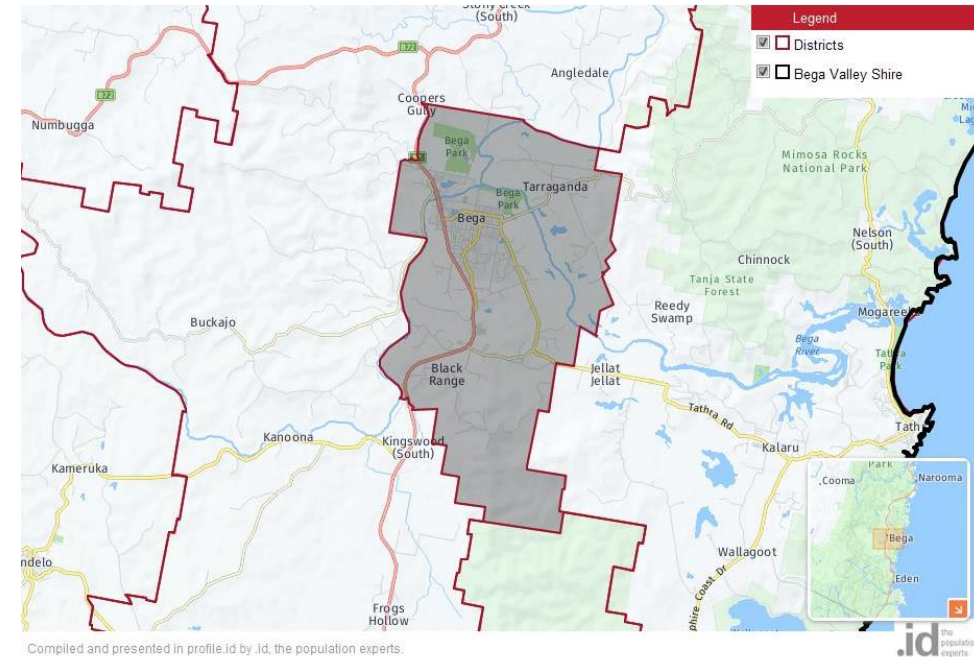
- Projected growth 2019-2036: 18.2%
- 2019 population estimate: 5,559
- 2036 population estimate: 6,571
- Change in population to 2036: +1,012 persons

Urbanista Estimates of High and Low Growth Scenarios

- Variation high/low projections from .id estimate: +/- 5%
 i.e. Low : 13% +723 persons
 High : 23% +1,279 persons

Dwellings: .id Projections (2019 to 2036)

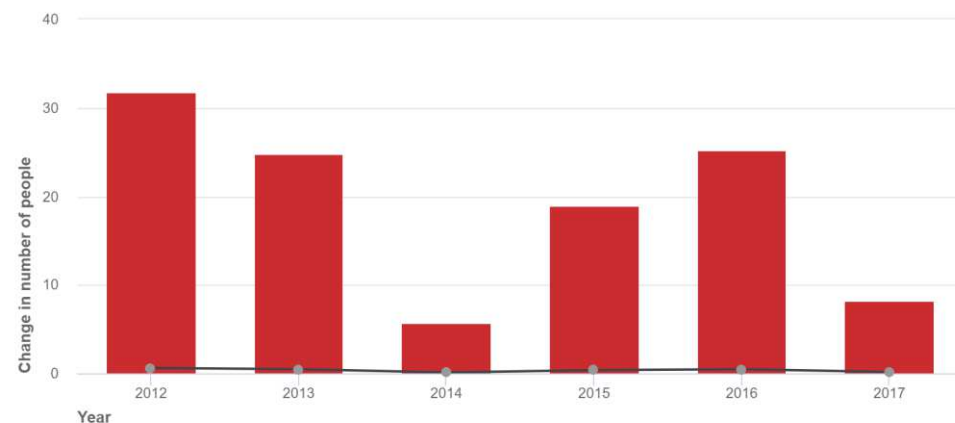
- 20% growth
- 486 additional dwellings
- 2,963 total dwellings by 2036



Annual change in Estimated Resident Population (ERP)

Bega District

Change in number — Percentage change



Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0). Compiled and presented by .id the population experts

Key Demand Drivers

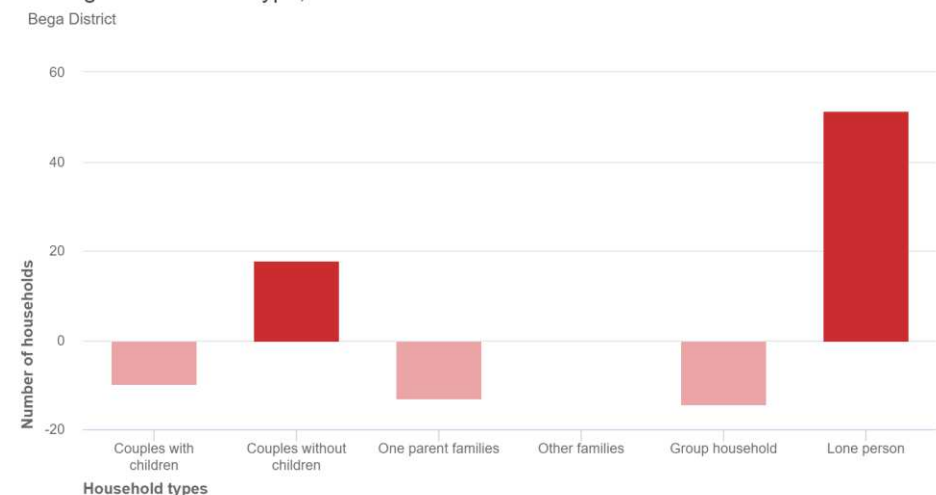
Bega District has high proportions of older people and one and two person households consistent with trend for LGA but a higher proportion of families with children than other areas relative to other areas. The dominant age group in Bega District is 35-49 (16.7% compared to 15.8% in the LGA), followed by 50-59 and then 60-69.

In 2016 Bega District had a higher proportion of younger age groups up to 34 years and elderly people aged 85+ (3.4% compared to 3.0%), while other age groups over 50 years were less prevalent.

Bega District's dominant household type was lone person (29.8% compared to 27.9% for the LGA). Bega District also had a notably higher proportion of couples with children than Bega Valley overall (23.4% compared to 20%) and fewer couples without children households (25.1% compared to 32.4% for the LGA). Most growth between 2011 and 2016 occurred in lone person households.

Equivalised household incomes: Mostly in the lowest group (35.2% compared to 35.1% across LGA). Household incomes are reasonably consistent with proportions across LGA. The lowest income group grew the most between 2011-2016.

Change in household type, 2011 to 2016



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data). Compiled and presented in profile.id by .id, the population experts.

Supply Characteristics

Bega District has slightly higher proportions of detached, 3 bedroom dwellings than the LGA overall.

Bega District had 10.8% medium density dwellings in 2016 (compared to 15.5% for the LGA), but 88.3% of dwellings were separate houses (compared to 80.2% for the LGA). Data indicates that Bega District lost 67 medium density dwellings between 2011 and 2016, while separate houses grew by 173 dwellings. (Note: variation in medium density dwellings may be due to changes in data collection methods.)

Compared to the LGA, Bega District had a higher proportion of 3 and 4 bedroom dwellings in 2016 and dwellings with 3 or more bedrooms had increased since 2011. Bega District had a lower proportion dwellings with 2 bedrooms or less and these dwellings types had decreased since 2011.

Most dwellings in Bega Rural are fully owned but lower proportion than LGA. Bega Rural had a higher proportion of rental properties (28.4%) compared to Bega Valley overall (21.5%) and private rentals grew as a proportion between 2011 and 2016. Bega District had 147 households in social housing in 2016.

Bega District had 9.1% unoccupied dwellings in 2016, compared to 17.3% for the LGA.

Housing Affordability

Median weekly rent in 2016 was slightly higher at \$266, compared to \$256 for the LGA. 29.8% of households were in rental stress, compared to 35.4% for the LGA.

Median weekly mortgage payments in 2016 were slightly lower at \$301, compared to \$312 for the LGA overall. 9% of households were in mortgage stress, compared to 12.6% for the LGA.

Connectivity (from Bega)

- 1 hour 5 mins to Narooma
- 5 hours 30 mins to Sydney
- 2 hours 45 mins to Canberra
- 26 mins to Merimbula Airport

Pro-growth factors

- Consolidation of services role, particularly with new hospital: people want to be close to services/hospitals and rural areas nearby still rely on Bega for services
- Main education centre of Bega Valley Shire: university, TAFE, high school
- Capacity to build near hospital
- Less reliant on tourism, more organic growth occurring

Limiting factors

- Flood affected land, limited availability of non flood affected land
- Possible impacts on prime rural Land
- Potential competition from Merimbula/Tura Beach with regard to services role
- Reliance upon Bega Cheese creates potential for economic vulnerability

Other factors

- Economic influences - Harnessing residential opportunities to activate retail area; Residential development could act as activation for retail (i.e. shop top housing)
- Serviced lots reportedly selling well
- Case for consolidation of centre rather than expansion
- Growth scenarios may change if enough good land for residential zoning can be found

Tura Beach – Mirador and District

The district includes Tura Beach, Mirador and Bournda. Tura Beach – Mirador and District has an estimated population of 3,967 which is 11.5% of Bega Valley’s total population.

There were 1,566 households in Tura Beach – Mirador and District in 2016.

Population: .id Projections

- Projected growth 2019-2036: 26.9%
- 2019 population estimate: 3,967
- 2036 population estimate: 5,033
- Change in population to 2036: +1,066 persons

Urbanista Estimates of High and Low Growth Scenarios

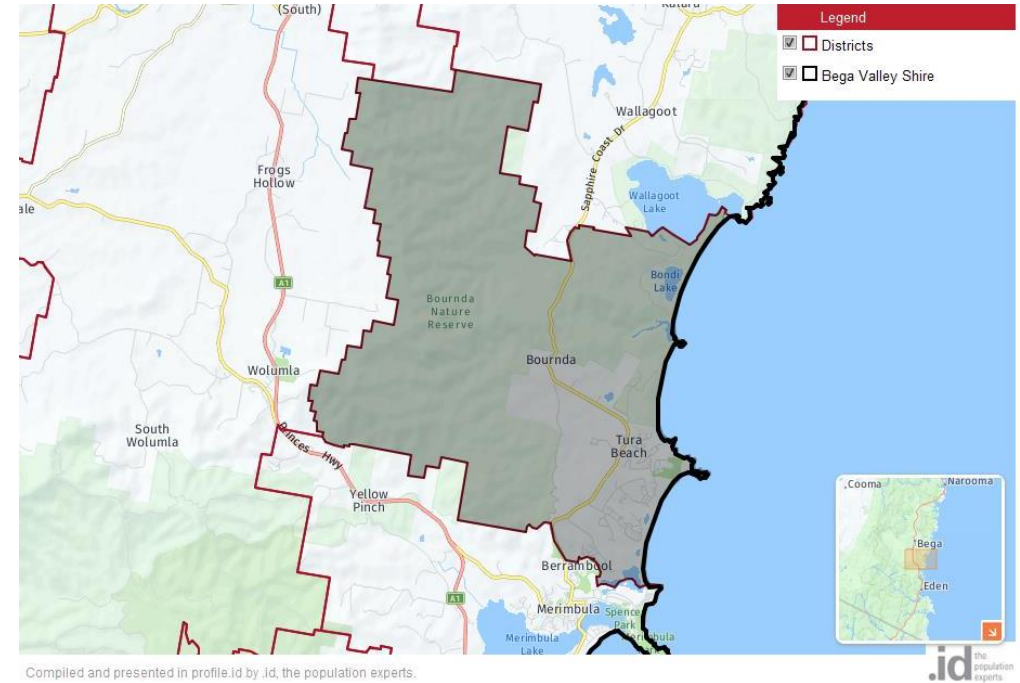
- Variation high/low growth projections from .id estimate: -10/+0%

i.e. Low : 17% + 674 persons

High : 27% + 1,071 persons

Dwellings: .id Projections (2019 to 2036)

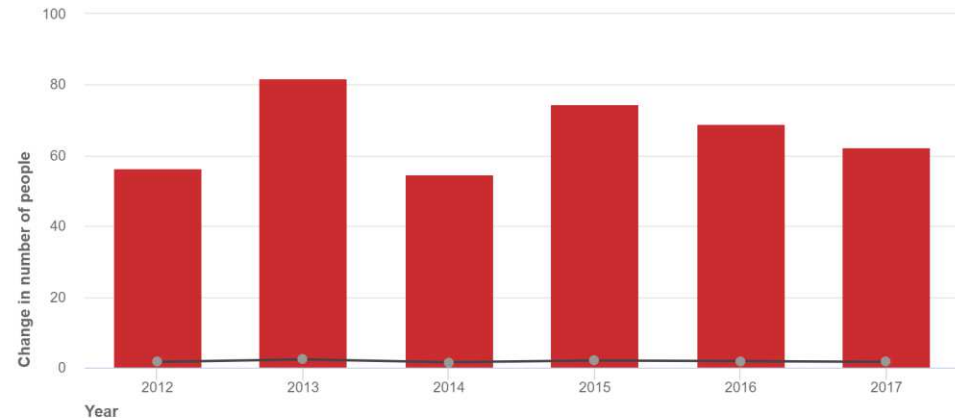
- 17.2% growth
- 350 additional dwellings
- 2,381 total dwellings by 2036



Annual change in Estimated Resident Population (ERP)

Tura Beach - Mirador and District

Change in number (Red bars) | Percentage change (Grey line)



Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0). Compiled and presented by .id the population experts

Key Demand Drivers

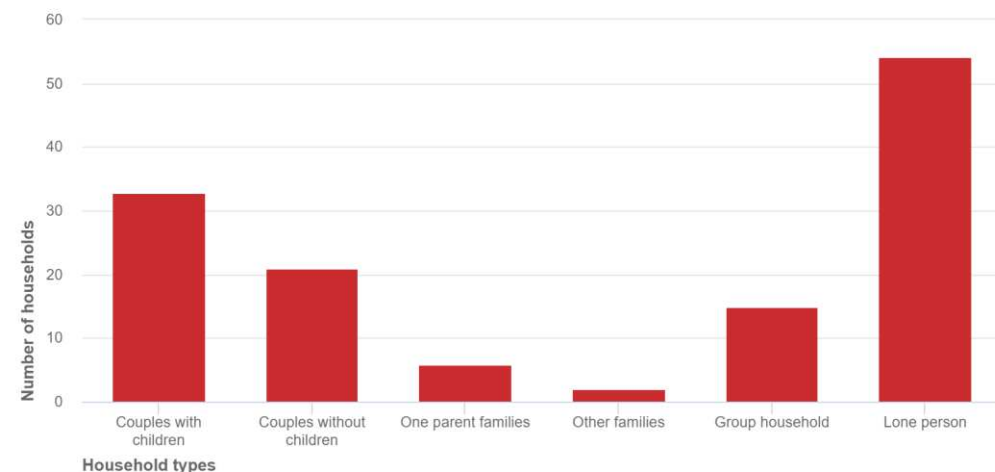
Dominant age groups are 70-84 (20.5% compared to 14% for the LGA), followed by 60-69 (20.3% compared to 18.2% for the LGA). Age groups 60+ are in higher proportions than the LGA overall, and all age groups under 60 are in lower proportions compared to the LGA.

Dominant household type is couples without children (42.2% compared to 32.4% across LGA). Proportions lone person households and one parent families were lower than Bega Valley in 2016. There was an increase in all household types between 2011 and 2016 at Tura Beach – Mirador and District, with lone person households showing the most growth.

Equivalised household incomes: Mostly in the medium lowest group (37.3% compared to 32.2% across LGA). The lowest income group grew the most between 2011-2016.

Change in household type, 2011 to 2016

Tura Beach - Mirador and District



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data). Compiled and presented in profile.id by .id, the population experts.

Supply Characteristics

80.9% separate houses compared to 80.2% across Bega Valley. 17.4% medium density compared to 15.5% in Bega Valley. Between 2011 to 2016 there was mostly an increase in separate houses, as well as cabins/caravans/houseboats. Data indicates that there was a decrease in medium and high density housing. (Note: variation in medium and high density dwellings may be due to changes in data collection methods.)

3 bedroom dwellings are most common (52.1%), and 3 and 4 bedroom dwellings occur in greater proportions compared to the LGA overall. Dwellings with 2 bedrooms and under are in lower proportions compared to the LGA. There was an increase in all dwellings with 2 or more bedrooms, but most of this increase was in 3 bedroom dwellings.

Tura Beach – Mirador and District has a low proportion of rental properties compared to Bega Valley overall. Most households fully own their dwelling (50.9% compared to 43.1% in the LGA), or own with a mortgage (26.6% compared to 25.5%). Between 2011 and 2016 there was an increase of households who fully own or own with a mortgage, and a decrease in all rental types. 3 households were in social housing in 2016; in 2011 there were 6.

16.3% of dwellings were unoccupied in 2016, compared to 17.3% for the LGA.

Housing Affordability

Rents and house prices are generally higher than Bega Valley overall.

Median weekly rent in 2016 was \$330, the highest in the LGA, compared to \$256 for the LGA. 26.7% of households were in rental stress, compared to 35.4% for the LGA.

Median weekly mortgage payments in 2016 were \$349, compared to \$312 for the LGA overall. 6.7% of households were in mortgage stress, compared to 12.6% for the LGA.

Connectivity (from Tura Beach)

- 25 mins to Bega
- 5 hours 47 mins to Sydney
- 3 hours to Canberra
- 11 mins to Merimbula Airport

Pro-growth factors

- Growing commercial centre (including Bunnings, homewares)
- Combined with Merimbula to create growing centre
- Growth potential based on dwelling potential
- Proximity to airport in Merimbula
- Service role
- Some suitable land at Mirador

Limiting factors

- Contained area limits further opportunities
- Less appealing to “tree change” market
- Limited availability of suitable lots for seniors housing due to topography/gradient of sites
- Land very constrained, unlikely to be additional urban zones
- This profile area has developed rapidly and there is limited remaining capacity in zoned unconstrained land

Other factors

- Most DAs are single dwellings/seniors housing
- Adjacent unzoned land is environmentally constrained
- Very little tourism at Tura Beach; generally permanent residents
- Future supply may be overestimated in the .id profile projections due to recent growth.

Eden Coast

The district includes Eden, Nethercote and other smaller localities. Eden Coast has an estimated population of 3,951 which is 11.4% of Bega Valley's total population.

In 2016, there were 1,620 households in Eden Coast.

Population: .id Projections

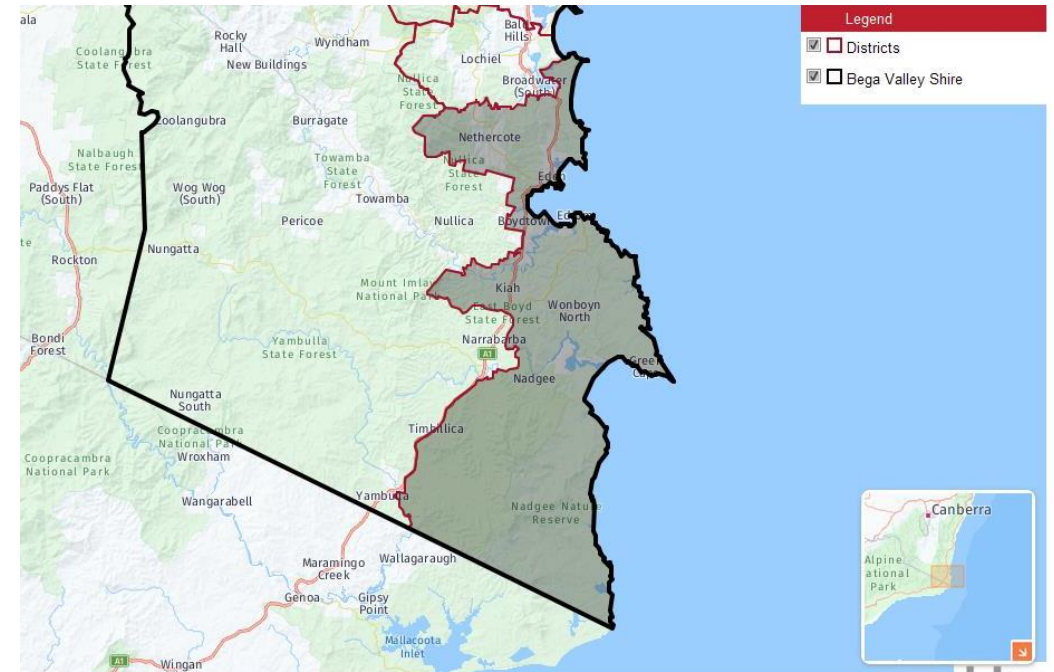
- Projected growth 2019-2036: 9.1%
- 2019 population: 3,951
- 2036 population: 4,312
- Change in population to 2036: +361 persons

Urbanista Estimates of High and Low Growth Scenarios

- Variation high/low growth projections from .id estimate: - 2.5% /+ 5%
 i.e. Low : 7% +277 persons
 High : 14% +553 persons

Dwellings: .id Projections (2019 to 2036)

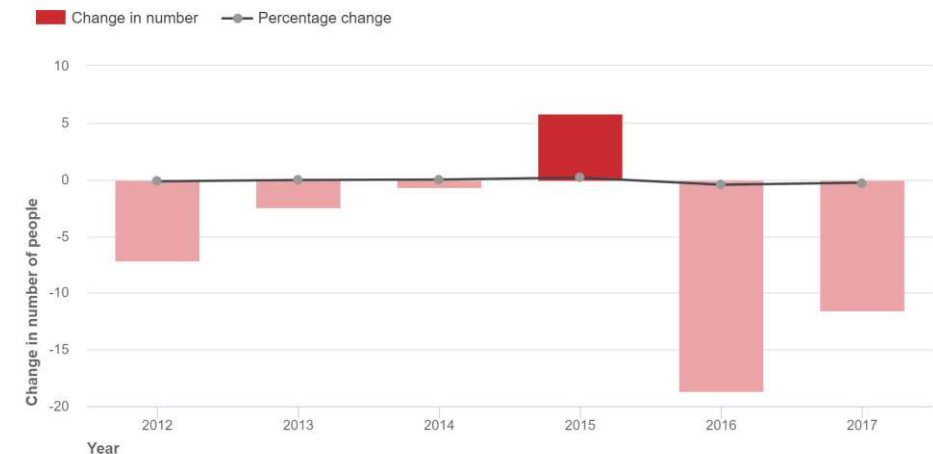
- 15% growth
- 300 additional dwellings
- 2,310 projected total dwellings 2036



Compiled and presented in profile.id by .id, the population experts.

Annual change in Estimated Resident Population (ERP)

Eden Coast



Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0). Compiled and presented by .id the population experts

Key Demand Drivers

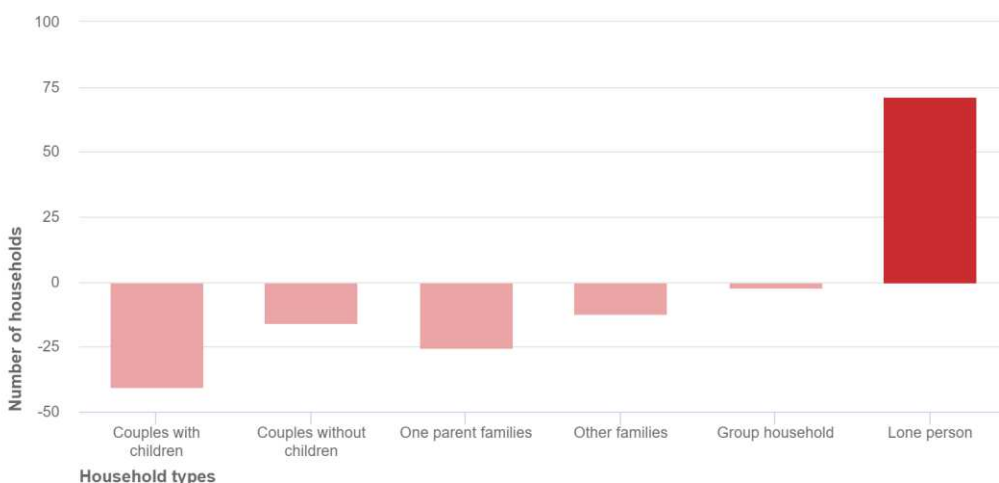
Following the overall trend for Bega Valley, the dominant age groups are 60-69, followed by 50-59 and 35-49. There are higher proportions of babies aged 0-4 (5.2% compared to 4.4% for the LGA) and older people aged 85+ (3.8% compared to 3.0%). There was an increase in all age groups 60+ between 2011 and 2016.

Dominant household types are couples without children (30.9% compared to 32.4% across LGA) and lone person households (30.4% compared to 27.9%). There is a higher proportion of single parent family households (10.8%) compared to the LGA (8.7%) but a lower proportion of couples with children (16.9% compared to 20%). Lone person households increased markedly between 2011 and 2016.

Equivalised household incomes: Mostly in the lowest group (42.6% compared to 35.1% across LGA). The lowest income group grew the most between 2011-2016.

Change in household type, 2011 to 2016

Eden Coast



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data). Compiled and presented in profile.id by .id, the population experts.

Supply Characteristics

Separate houses are the dominant dwelling type. There was an increase in separate houses between 2011 to 2016 and also a minor increase in high density dwellings, but a notable decrease in medium density dwellings as well as cabins/caravans/houseboats.

Trends in bedroom numbers do not deviate significantly from the LGA overall, with 3 bedroom dwellings the most common. There was a loss of dwellings with 3 bedrooms and 0-1 bedroom between 2011 and 2016, but not in high numbers.

Most households fully own (40.6%) or are purchasing their dwelling (21.8%), but in lower proportions than the LGA overall (43.1% and 25.5% respectively). Total households renting is higher at 26.7% compared to 21.5% in the LGA. Households that fully owned their dwelling increased between 2011 and 2016, but all rental tenures decreased. There were 113 households in social housing in 2016, which is 40 households fewer than 2011.

14.9% of dwellings were unoccupied in Eden Coast in 2016.

Housing Affordability

Median weekly rent in 2016 was slightly lower at \$251, compared to \$256 for the LGA. 36.5% of households were in rental stress, compared to 35.4% for the LGA.

Median weekly mortgage payments in 2016 were slightly higher at \$317, compared to \$312 for the LGA overall. 9.9% of households were in mortgage stress, compared to 12.6% for the LGA.

Connectivity (from Eden)

- 39 mins to Bega
- 6 hours 5 mins to Sydney
- 3 hours 14 mins to Canberra
- 21 mins to Merimbula Airport

Pro-growth factors

- Possible uplift from Eden Port expansion
- Possible increased visitation and economic activity from cruise ships flow on benefits and activity uncertain
- Possible increased activity from Snowy Hydro
- Some further tourism potential
- Infill development opportunities available

Limiting factors

- Further away from major centres
- Older housing stock is underutilised
- Constraints due to environmentally valuable land

Other factors

- Pressures maintaining commercial viability
- Still plays important servicing role with high school, supermarkets
- Different options being canvassed by developers: manufactured housing, medium density, local and outside developers
- Government has approached Council re social housing opportunities
- Commonwealth owns a lot of land on western perimeter of Eden
- Large urban release area owned by Crown

Merimbula – Millingandi and District

The district includes Merimbula, Berambool, Millingandi and Yellow Pinch. Merimbula – Millingandi and District has an estimated population of 4,728 which is 13.7% of Bega Valley’s total population.

In 2016, there were 2,096 households in the profile area.

Population: .id Projections

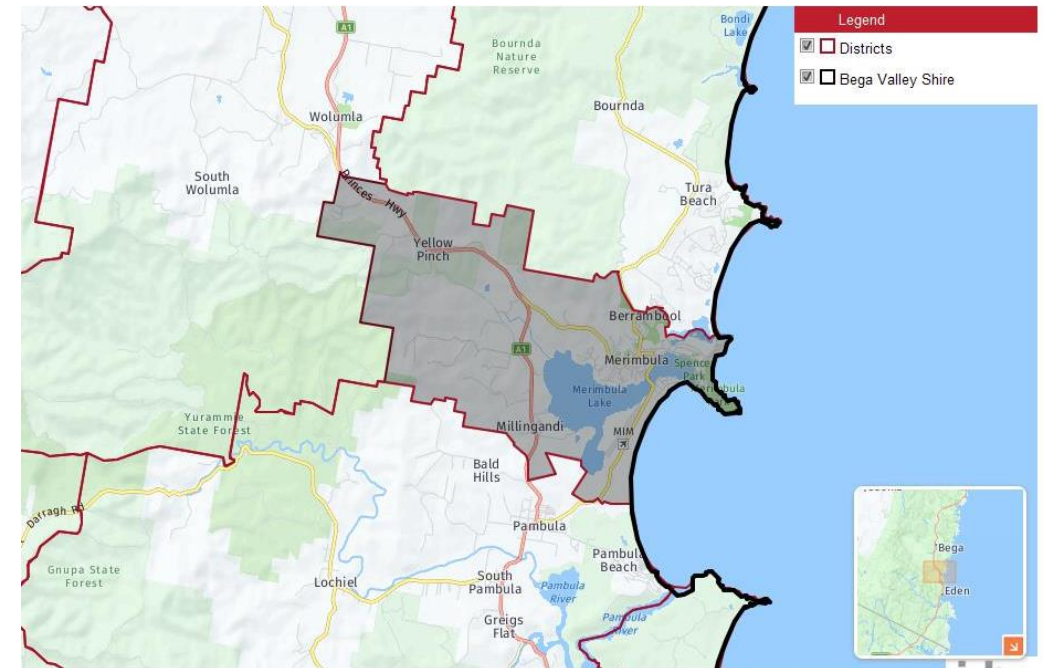
- Projected growth 2019-2036: 8.5%
- 2019 population estimate: 4,728
- 2036 population estimate: 5,131
- Change in population to 2036: +403 persons

Urbanista Estimates of High and Low Growth Scenarios

- Variation high/low growth projections from .id estimate: +/-2.5%
i.e. Low : 6% +284 persons
High : 11% +520 persons

Dwellings: .id Projections (2019 to 2036)

- 9% growth
- 265 additional dwellings
- 3,138 projected total dwellings 2036



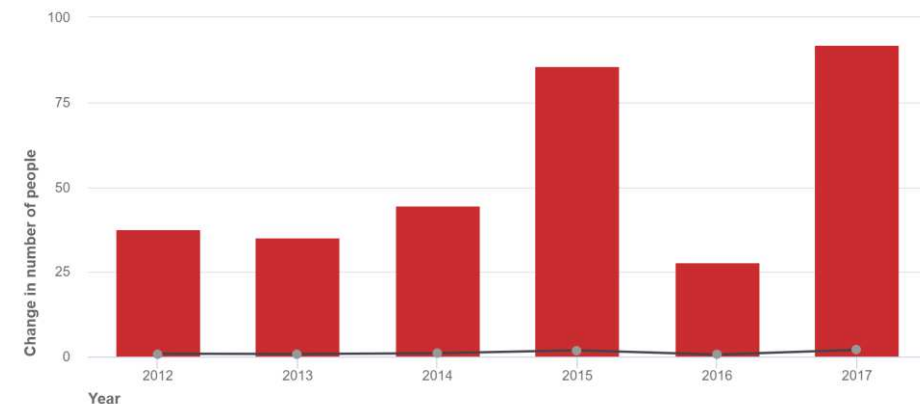
Compiled and presented in profile.id by .id, the population experts.

.id
the population experts

Annual change in Estimated Resident Population (ERP)

Merimbula - Millingandi and District

■ Change in number — Percentage change



Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0). Compiled and presented by .id the population experts

.id
the population experts

Key Demand Drivers

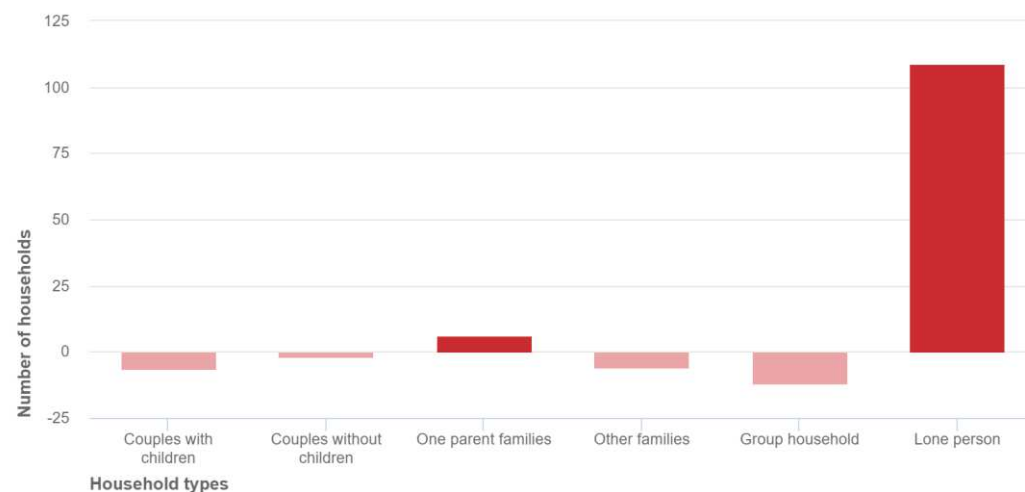
Dominant age groups are 60-69 (19%), followed by 70-84 (18.5%). All age groups 60 and above are in higher proportions than Bega Valley overall. There are also higher proportions of people aged 18-24 (5.7%) and 25-34 (7.9%) compared to the LGA (5.5% and 7.5% respectively).

Dominant household type is lone person households (35.3% compared to 27.9% across LGA), followed by couples without children households. Proportions couples with children households are lower than Bega Valley in 2016 (12.9% compared to 20%). Most growth occurred in lone person households between 2011-2016.

Equivalised household incomes: Mostly in the lowest group (35% compared to 35.1% across LGA). The lowest income group grew the most between 2011-2016.

Change in household type, 2011 to 2016

Merimbula - Millingandi and District



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data). Compiled and presented in profile.id by .id, the population experts.

.id
the population experts

Supply Characteristics

Most dwellings are separate houses (50.5% compared to 80.2% for the LGA), but Merimbula - Millingandi and District is notable for having a higher proportion of medium and high density housing (43.9%) than Bega Valley overall (16%). Separate houses decreased in Merimbula – Millingandi and District between 2011 and 2016, while medium density increased by 118 dwellings.

Compared to Bega Valley overall, Merimbula – Millingandi and District has a higher proportion of 2 bedroom dwellings (28.1% compared to 19.2%) and 0-1 bedroom dwellings (8.0% compared to 5.5%), but most dwellings have 3 bedrooms (36.1%). 3 bedroom dwellings increased the most between 2011 and 2016, but all bedroom configurations increased over this period.

Most households fully own their dwelling (39.5% compared to 43.1% for the LGA) but there are higher proportions of privately rented properties compared to the LGA overall (25.8% compared to 18.1%). Households that fully owned or were purchasing their dwellings increased the most between 2011 and 2016. 44 households were in social housing in 2016, but this represents a loss of 34 households since 2011.

At 23% a relatively high proportion of dwellings were unoccupied in 2016.

Housing Affordability

Median weekly rent in 2016 was slightly lower at \$253, compared to \$256 for the LGA. 36.9% of households were in rental stress, the highest proportion in the LGA, compared to 35.4% for the LGA.

Median weekly mortgage payments in 2016 were \$312, compared to \$312 for the LGA overall. 8% of households were in mortgage stress, compared to 12.6% for the LGA.

Connectivity (from Merimbula)

- 22 mins to Bega
- 5 hours 44 mins to Sydney
- 2 hours 55 mins to Canberra
- Has its own airport

Pro-growth factors

- Some potential for unit development, both on vacant land and old housing/hotel stock within or close to town centre

Limiting factors

- Flood prone land
- Retail activity is subdued
- Lack of level or lower gradient sites
- Steeper terrain adds to building costs
- Limited opportunities for more subdivision which draws development to other nearby areas (Tura Beach/Pambula)
- Land near Merimbula Lake not developed due to water quality issues

Other factors

- Renewal challenge, rather than zoning challenge
- Airbnb most prevalent
- Perceptions of area being upmarket
- Need coordinated approach to residential/commercial
- Infill development is the most viable option
- Strong tourism focus but ageing holiday accommodation and limited night time economy. More shop top housing and activities would help boost commercial centre
- Limited capacity to convert holiday accommodation to permanent residential
- Important to protect tourism focus of Fishpen area
- Impact of significant growth in single households in terms of housing supply/suitability and ability to stimulate local economy

Pambula District

The district includes Pambula, Pambula Beach, South Pambula, Bald Hills, Lochiel and other smaller localities. Pambula District has an estimated population of 3,067 which is 8.8% of Bega Valley's total population.

In 2016, there were 1,190 households in Pambula District.

Population: .id Projections

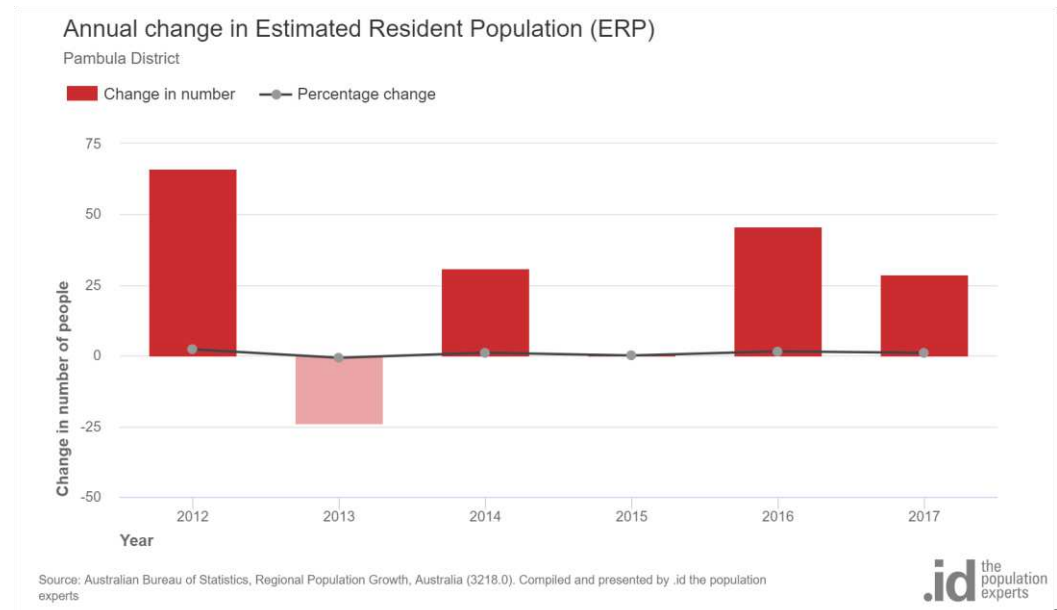
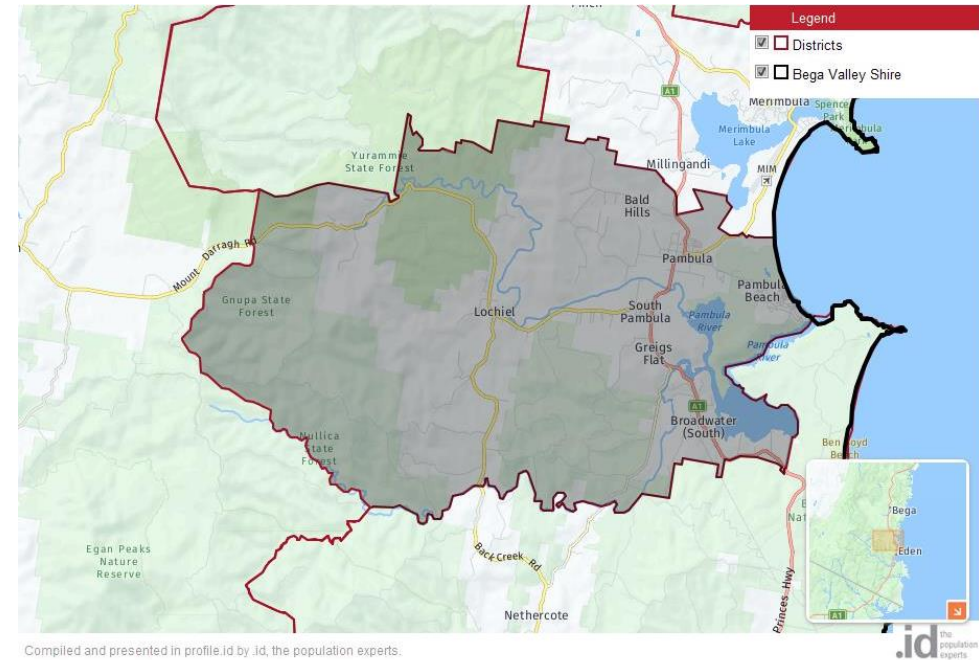
- Projected growth 2019-2036: 1.9%
- 2019 population estimate: 3,067
- 2036 population estimate: 3,125
- Change in population to 2036: +58 persons

Urbanista Estimates of High and Low Growth Scenarios

- Variation high/low growth projections from .id estimate: +/-1%
 i.e. Low : 1% +31 persons
 High : 3% +92 persons

Dwellings: .id Projections (2019 to 2036)

- 10% growth
- 152 additional dwellings
- 1,637 total dwellings by 2036



Key Demand Drivers

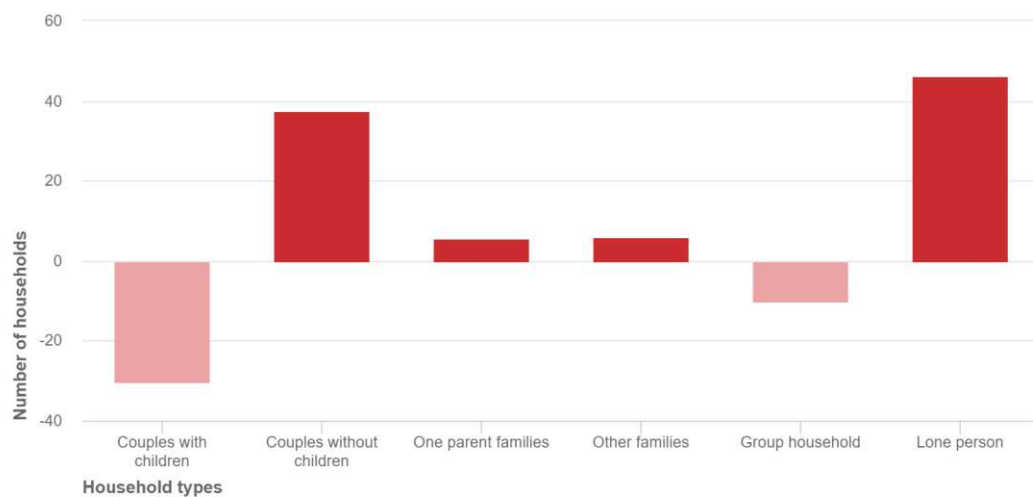
Dominant age groups are 35-49 (18.3% compared to 15.8% in the LGA), followed by 50-59 and 60-69 in lower proportions than the LGA. Most growth between 2011 and 2016 was in people aged 60-69 and 70-84. There are higher proportions of children aged 5-11 and 12-17 compared to the LGA overall.

Dominant household type is couples without children (32.0%), followed by lone person households. There is a higher proportion of couples with children (24.2%) compared to Bega Valley overall (20%), although this household type decreased between 2011 and 2016. Couples without children and lone person households increased the most between 2011-2016.

Equivalised household incomes: Mostly in the medium lowest group (34.8% compared to 32.2% across LGA). The highest income group grew the most between 2011-2016.

Change in household type, 2011 to 2016

Pambula District



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data). Compiled and presented in profile.id by .id, the population experts.

Supply Characteristics

Most dwellings are separate houses (81.6%), followed by medium density (15.1%), in proportions similar to the LGA average. Most growth between 2011 and 2016 was in separate houses, with some growth in medium density dwellings and a decrease in cabins/caravans/houseboats.

Pambula District has a higher proportion of 4 and 5 bedroom dwellings compared to Bega Valley, but most dwellings have 3 bedrooms. There was a decrease in 3 bedroom dwellings and an increase in other bedroom configurations between 2011 and 2016.

Most households fully own (47%) or are purchasing their dwelling (29.2%) in greater proportions than Bega Valley (43.1% and 25.5% respectively). A smaller proportion of households rent, and private rental tenures decreased between 2011 and 2016. Households that fully owned their dwelling increased the most over this period. There were 6 households in social housing in 2016 and this tenure type increased since 2011.

16.7% of dwellings were unoccupied in 2016.

Housing Affordability

Rents and house prices are generally higher than Bega Valley overall.

Median weekly rent in 2016 was \$261, compared to \$256 for the LGA. 25.3% of households were in rental stress, compared to 35.4% for the LGA.

Median weekly mortgage payments in 2016 were \$355, the highest in the LGA, compared to \$312 for the LGA overall. 6.6% of households were in mortgage stress, the lowest proportion for the LGA, compared to 12.6% for the LGA.

Connectivity (from Pambula)

- 24 mins to Bega
- 5 hours 47 mins to Sydney
- 2 hours 57 mins to Canberra
- 8 mins to Merimbula airport

Pro-growth factors

- Some availability of land
- Appealing character of existing settlements
- Large landholding east of highway in South Pambula likely to be developed soon (approx. 70-80 lots)
- Rural Residential Strategy could produce new residential zones as high demand catchment for rural residential

Limiting factors

- Flood prone land
- Not going to have impetus for big growth, unless there is a large single land holder (not sure if there is)
- Fragmentation of land may impede large scale development
- Competition from major centres
- Land on hill on southern boundary owned by Crown – unlikely to be developed, highly constrained
- Undeveloped land to the north is highly constrained
- Limited potential for infill development

Other factors

- Pambula, Pambula Beach and South Pambula are very distinct and different markets, but can be seen as 1 functional centre
- Pambula Beach has amongst the most expensive housing in LGA

Tathra – Kalaru and District

The district includes Tathra, Kalaru, Wallagoot and other smaller localities. Tathra – Kalaru and District has an estimated population of 3,404 which is 9.8% of Bega Valley’s total population.

In 2016, there were 1,467 households in Tathra – Kalaru and District.

Population: .id Projections

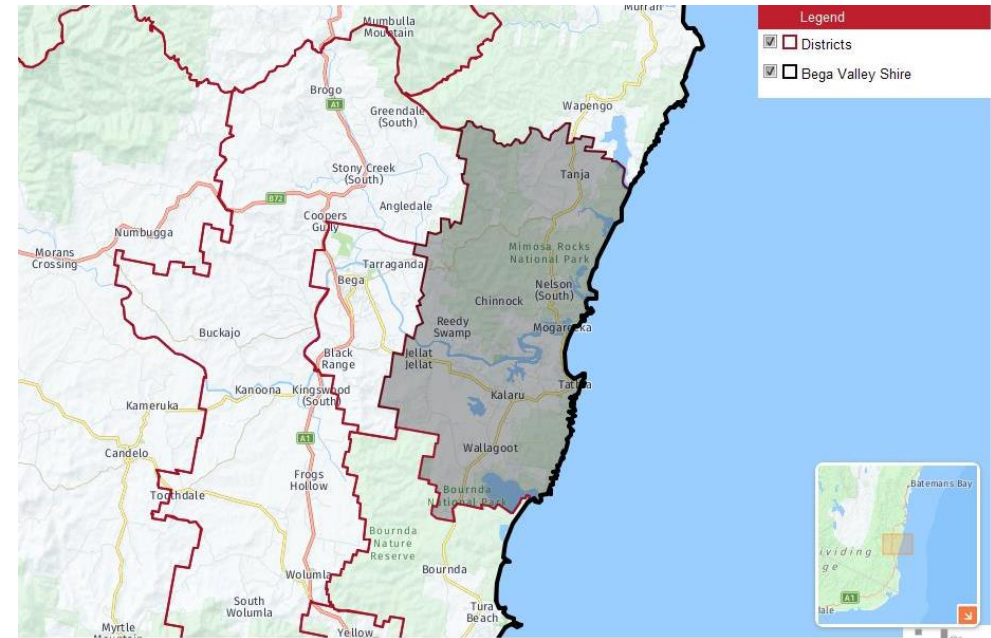
- Projected growth 2019-2036: 1.3%
- 2019 population estimate: 3,404
- 2036 population estimate: 3,449
- Change in population to 2036: +45 persons

Urbanista Estimates of High and Low Growth Scenarios

- Variation high/low growth projections from .id estimate: +/- 1%
 i.e. Low: 0.5% +17 persons
 High: 2.5% +85 persons

Dwellings: .id Projections (2019 to 2036)

- 7% growth
- 133 additional dwellings
- 1,924 total dwellings by 2036

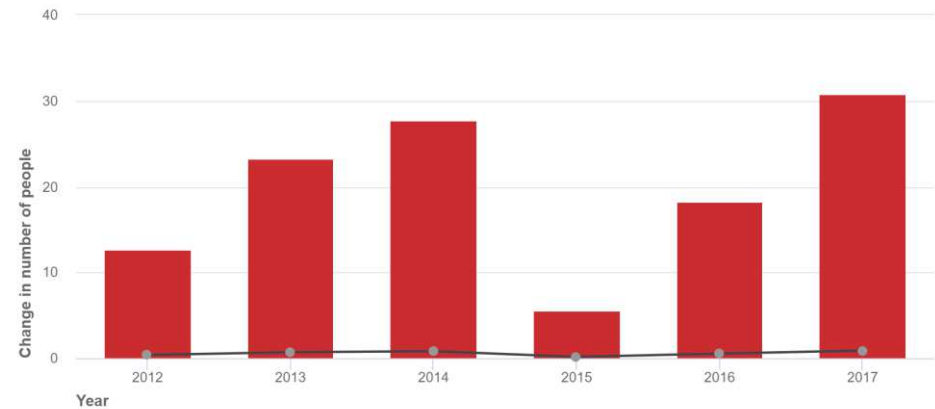


Compiled and presented in profile.id by .id, the population experts.

Annual change in Estimated Resident Population (ERP)

Tathra - Kalaru and District

Change in number (red bars) Percentage change (grey line)



Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0). Compiled and presented by .id the population experts

Key Demand Drivers

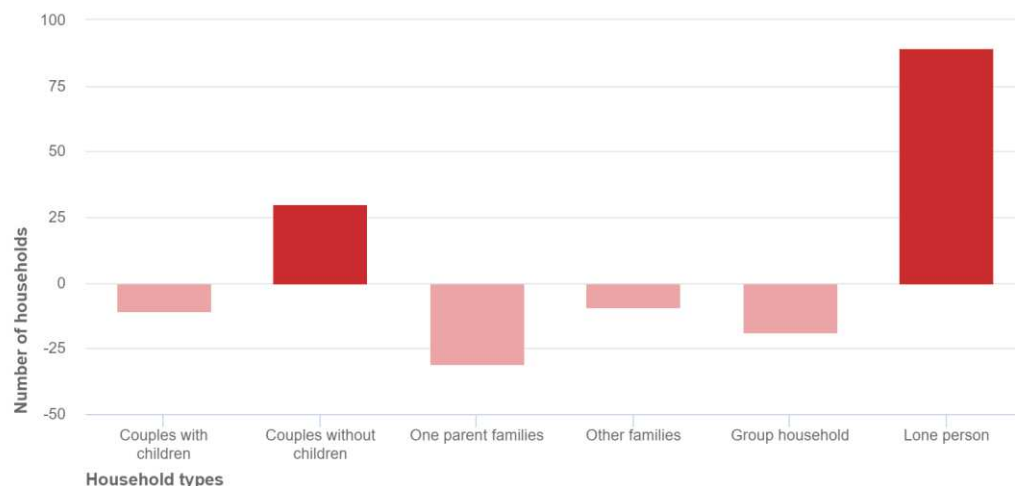
Dominant age groups are 50-59 (18.7% compared to 16.7% for the LGA), followed by 35-49 (17.3% compared to 15.8%) and 60-69 (17.2% compared to 18.2%). In 2016 there were lower proportions of age groups 60+ than the LGA overall.

The dominant household type is couples without children (31.0% compared to 32.4% across LGA), followed by lone households. There was a higher proportion of couples with children households than the LGA overall in 2016 (23% compared to 20%). There was growth in lone person and couples without children households between 2011 and 2016.

Equivalised household incomes: Mostly in the medium lowest group (30.7% compared to 32.2% across LGA). The lowest income group grew the most between 2011-2016.

Change in household type, 2011 to 2016

Tathra - Kalaru and District



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data). Compiled and presented in profile.id by .id, the population experts.

Supply Characteristics

Separate houses are dominant type 82.0% compared to 80.2% in the LGA, medium density is 12.8% compared to 15.5%. Largest change between 2011 to 2016 was an increase in separate houses, but there was also some growth in medium and high density, as well as caravans/cabins/houseboats.

3 bedroom dwellings are the most common type, but a smaller proportion compared to the LGA (38.5% compared to 42%). 1, 2 and 4 bedroom dwellings increased between 2011 and 2016.

Most households fully own their dwelling, but compared to the LGA there is a higher proportion of households with a mortgage and a higher proportion in private rental.

Households that fully owned or owned their dwelling with a mortgage increased between 2011 and 2016, while all rentals decreased. There were 16 households in social housing in 2016.

15.7% of dwellings were unoccupied in 2016, compared to 17.3% for the LGA.

Housing Affordability

Median weekly rent in 2016 was \$264, compared to \$256 for the LGA. 24.7% of households were in rental stress, compared to 35.4% for the LGA.

Median weekly mortgage payments in 2016 were slightly higher at \$317, compared to \$312 for the LGA overall. 8.2% of households were in mortgage stress, compared to 12.6% for the LGA.

Connectivity (from Tathra)

- 16 mins to Bega
- 5 hours 38 mins to Sydney
- 2 hours 53 mins to Canberra
- 23 mins to Merimbula airport

Pro-growth factors

- Appealing natural attributes (national park)
- People moving into holiday homes – these homes become retirement housing
- Greater affordability outside Tathra than coastal areas to the north (Bermagui etc)
- Strong demand in Kalaru, possible rezoning potential for more residential land
- Pressure sewer at Kalaru

Limiting factors

- Very limited available land
- Flood zone in Kalaru
- Flood prone land where caravan park is (might need to check this)
- Remaining vacant land likely to be flood prone or agricultural (to be reviewed in Capacity Analysis)
- Not desirable to intrude upon agricultural land
- Current growth projections are low

Other factors

- Impact of 2017 bushfires– vacant lots became available
- Zoning of caravan park – creates opportunity
- Very little supply outside three approved subdivisions in Kalaru.
- Remaining urban zoned land in Tathra is highly constrained
- Kalaru is an accessible location by car, 5 minute drive to Tathra, 10-15 to Bega, 20 to Merimbula
- Village zoning permits a range of uses and is intended to encourage economic activity

Rural West

The district includes Bemboka, Candelo, Towamba, Wyndham and other smaller localities. Rural West has an estimated population of 2,801 which is 8.1% of Bega Valley's total population.

In 2016 there were 1,168 households in Rural West.

Population: .id Projections

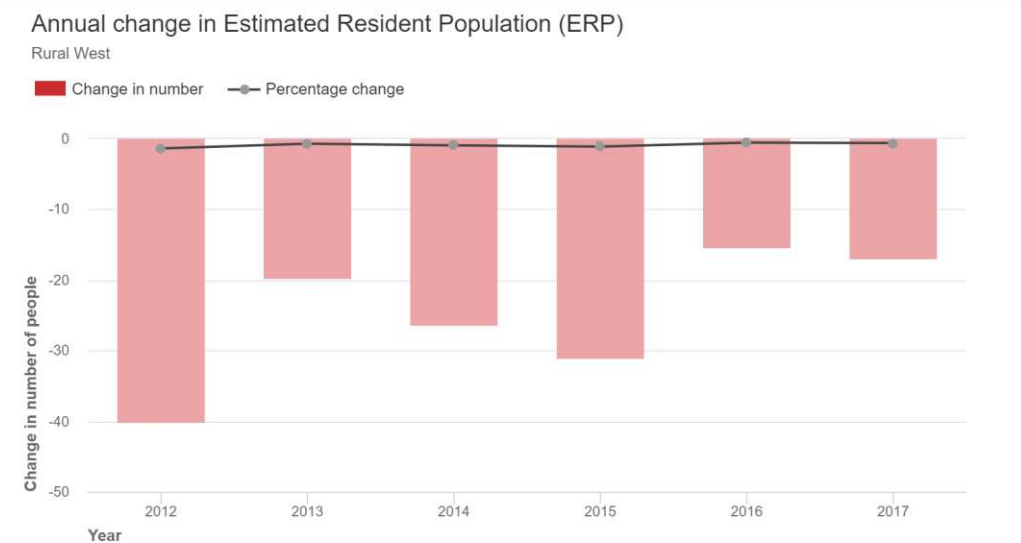
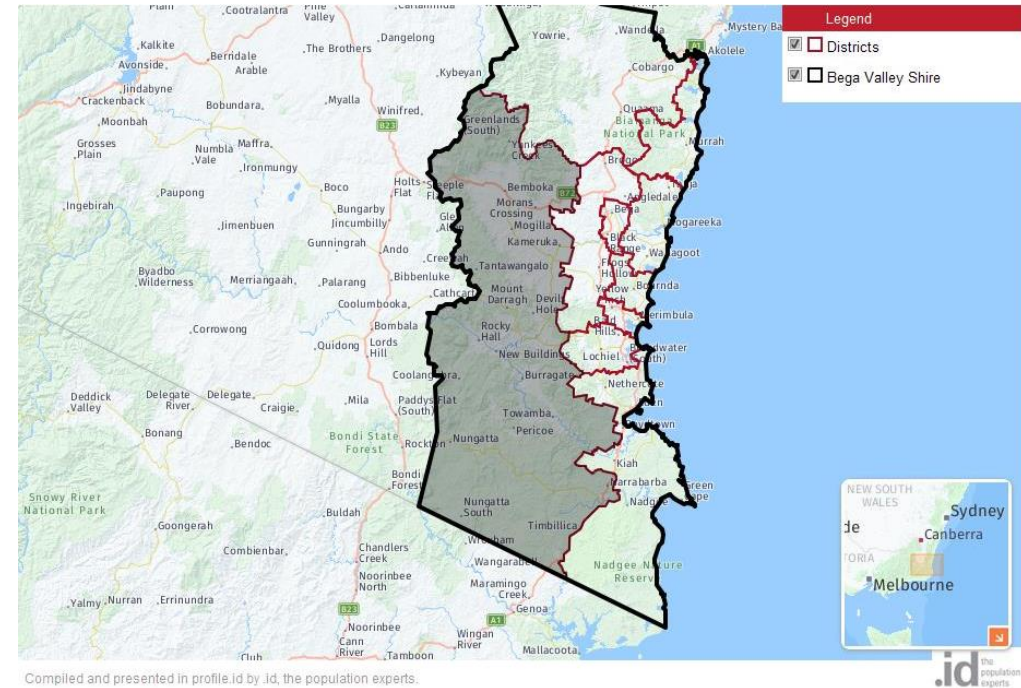
- Projected growth 2019-2036: -1.7%
- 2019 population estimate: 2,801
- 2036 population estimate: 2,754
- Change in population to 2036: -47 persons

Urbanista Estimates of High and Low Growth Scenarios

- Variation high/low growth projections from .id estimate: +/- 1%
 i.e. Low: -2.5% -70 persons
 High: 0% no change

Dwellings: .id Projections (2019 to 2036)

- 9% growth
- 130 additional dwellings
- 1,616 total dwellings by 2036



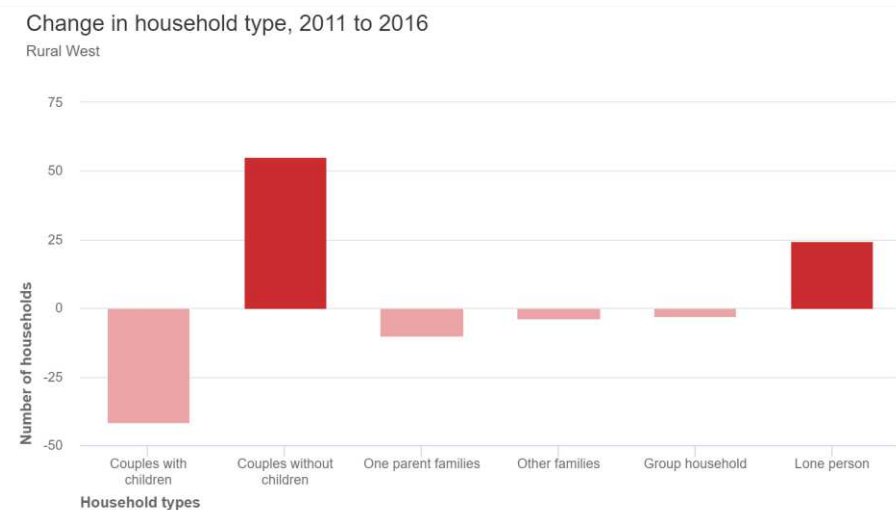
Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0). Compiled and presented by .id the population experts

Key Demand Drivers

Rural West's dominant age groups are 50-59, followed by 60-69. These age groups, plus school-aged children (aged 5-17) and parent and homebuilders (35-49) are in higher proportions than the LGA overall, but there is a lower proportion of those aged 18-34 and older people aged 70+.

Couples without children are the dominant household type (34.5% compared to 32.4% across LGA), followed by lone person households. In 2016, Rural West had higher proportions of couples with children and without children households than Bega Valley LGA. Couples without children and lone person households grew from 2011 to 2016.

Equivalised household incomes: Mostly in the lowest group (42.3% compared to 35.1% across LGA). The medium highest income group grew the most between 2011-2016.



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data). Compiled and presented in profile.id by .id, the population experts.

Supply Characteristics

Rural West has mostly separate houses (97.2% compared to 80.2% for the LGA), which was the only dwelling type to grow between 2011-2016. Rural West has a very low proportion of medium density dwellings (0.6% compared to 16% for the LGA).

Compared to the LGA overall, Rural West has a higher proportion of 0-1 bedroom dwellings (8.7% compared to 5.5%) and 5+ bedroom dwellings (5.9% compared to 4.4%). Most dwellings have 3 bedrooms.

Most dwellings in Rural West are fully owned or being purchased. Rural West has a lower proportion of rental properties compared to Bega Valley overall. Rural West had no social housing in 2016.

Rural West had 18.5% unoccupied dwellings in 2016, compared to 17.3% for the LGA.

Housing Affordability

Rents and house prices are significantly lower than Bega Valley overall.

Median weekly rent in 2016 was \$123, the lowest in the LGA, compared to \$256 for the LGA. 20.4% of households were in rental stress, compared to 35.4% for the LGA.

Median weekly mortgage payments in 2016 were \$249, compared to \$312 for the LGA overall. 13.1% of households were in mortgage stress, compared to 12.6% for the LGA.

Limiting factors

- Lack of available land supply in Candelo and Bemboka and insignificant demand for the remainder of the profile area

Other factors

- Bemboka: demand possibly underestimated due to a lack of cheaper developable lots within the village.
- Candelo: reasonable demand but available zoned land within village is highly constrained
- Candelo: attractive area with strong community
- Potential rezoning of land to village in Candelo flagged in Draft Rural Residential Strategy may impact figures in the future

Bega Rural

The district includes part of Brogo, as well as Wolumla, Buckajo and other smaller localities. Bega Rural has an estimated population of 2,237 which is 6.5% of Bega Valley's total population.

In 2016 there were 852 households in Bega Rural.

Population: .id Projections

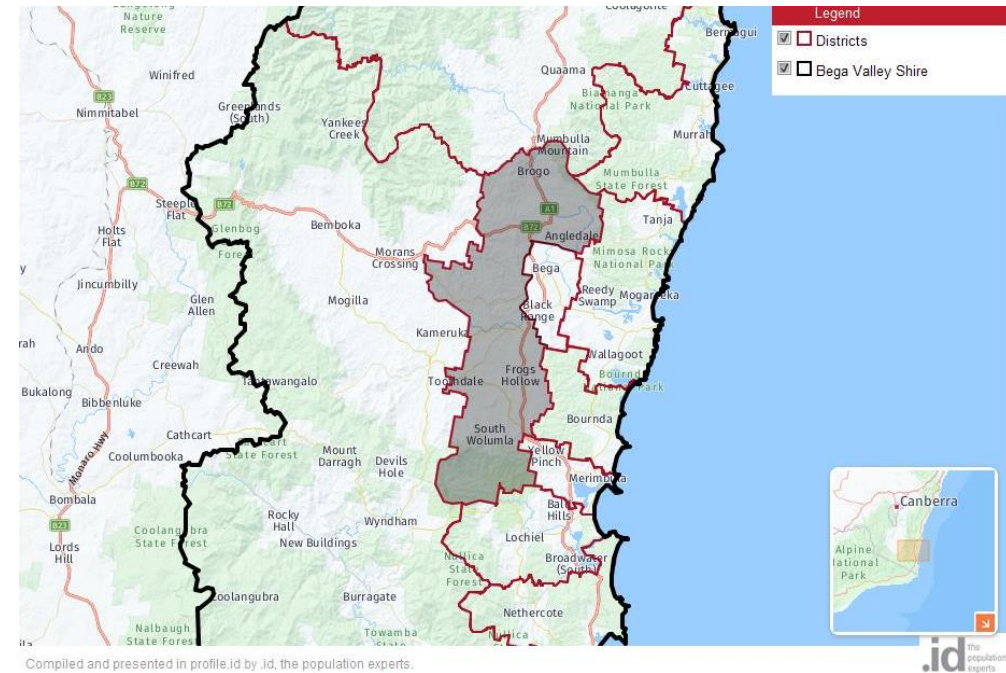
- Projected growth 2019-2036: 3.3%
- 2019 population estimate: 2,237
- 2036 population estimate: 2,311
- Change in population to 2036: +74 persons

Urbanista Estimates of High and Low Growth Scenarios

- Variation high/low growth projections from .id estimate: +/- 1%
 i.e. Low: 2% +45 persons
 High: 4.5% +101 persons

Dwellings: .id Projections (2019 to 2036)

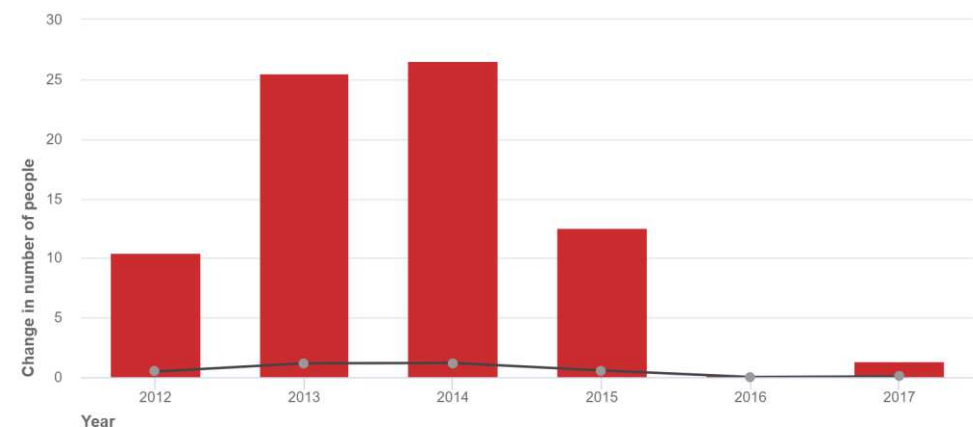
- 12% growth
- 115 additional dwellings
- 1,071 total dwellings by 2036



Annual change in Estimated Resident Population (ERP)

Bega Rural

Change in number Percentage change



Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0). Compiled and presented by .id the population experts

Key Demand Drivers

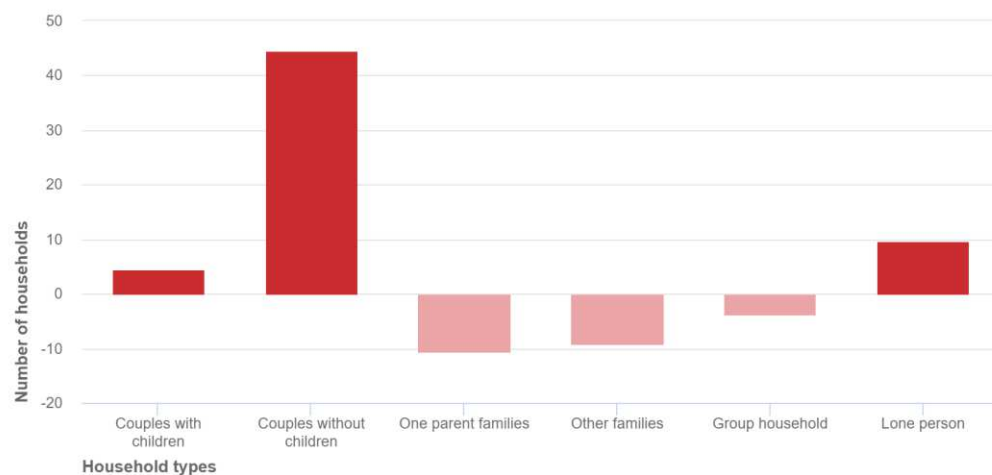
The dominant age group in Bega Rural is 35-49 (18.1% compared to 15.8% in the LGA), followed by 50-59 and then 60-69. In 2016 the area also had a higher proportion of younger age groups up to 24 years and a lower proportion of persons at post retirement age.

Bega Rural's dominant household type was couples without children (35.9% compared to 32.4% for the LGA). Bega Rural also had a notably higher proportion of couples with children than Bega Valley overall (30.6% compared to 20%) and fewer lone person households (17.1% compared to 27.9% for the LGA).

Equivalised household incomes: Mostly in the medium lowest group (30.1% compared to 32.2% across LGA) but more highest and medium highest income households compared to the LGA. The highest income group grew the most between 2011-2016.

Change in household type, 2011 to 2016

Bega Rural



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data). Compiled and presented in profile.id by .id, the population experts.

Supply Characteristics

Bega Rural had 0% medium or high density dwellings in 2016. 98.5% of dwellings were separate houses.

Bega Rural had a higher proportion of dwellings with 4 or more bedrooms and a lower proportion of dwellings with 2 bedrooms or less when compared to the LGA.

Most dwellings in Bega Rural are fully owned or being purchased. Bega Rural had a low proportion of rental properties compared to Bega Valley overall. Bega Rural had no social housing in 2016.

Bega Rural had 9.7% unoccupied dwellings in 2016, compared to 17.3% for the LGA.

Housing Affordability

Rents are generally higher than Bega Valley overall and mortgage repayments are about the average.

Median weekly rent in 2016 was \$274, compared to \$256 for the LGA. 29.3% of households were in rental stress, compared to 35.4% for the LGA.

Median weekly mortgage payments in 2016 were \$312, compared to \$312 for the LGA overall. 10.7% of households were in mortgage stress, compared to 12.6% for the LGA.

Rural North

The district includes Cobargo, Coolagolite, Quaama, Verona, part of Brogo and other smaller localities. Rural North has an estimated population of 2,420 which is 7% of Bega Valley's total population.

In 2016, there were 1,027 households in Rural North.

Population: .id Projections

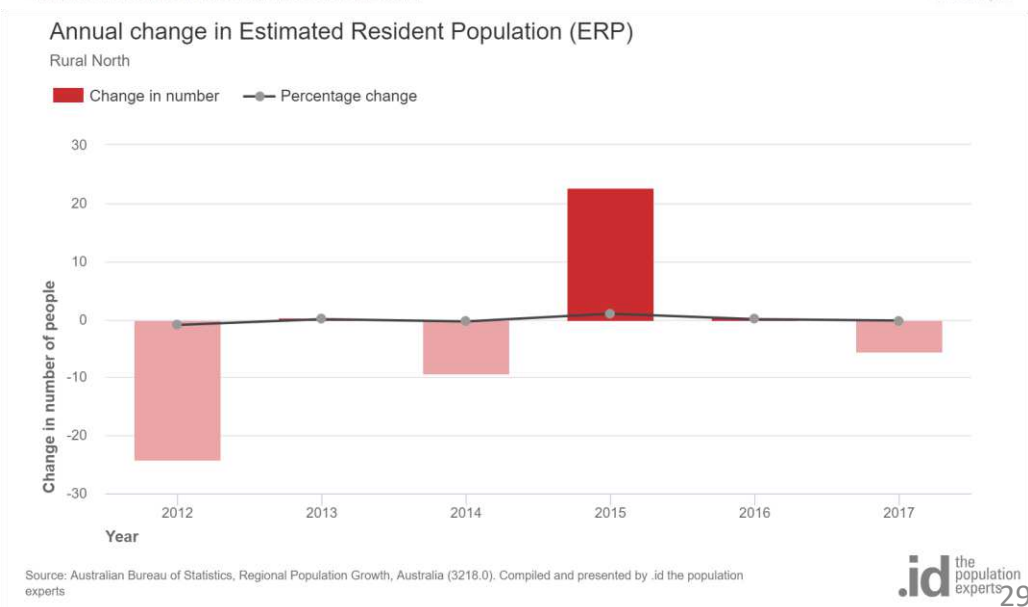
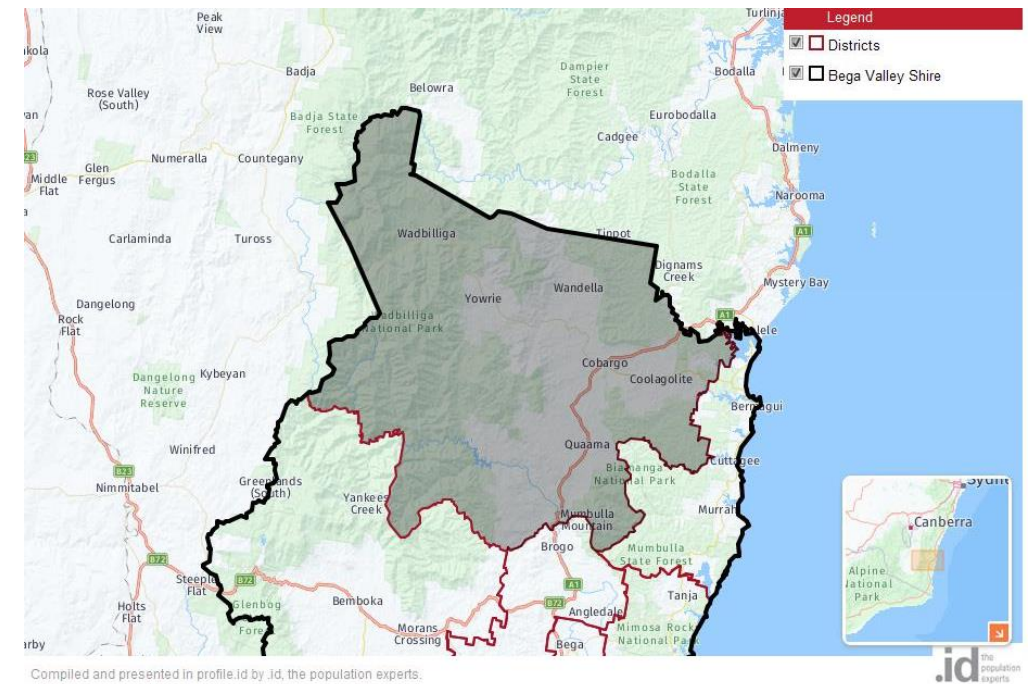
- Projected growth 2019-2036: 0.6%
- 2019 population estimate: 2,420
- 2036 population estimate: 2,433
- Change in population to 2036: +13 persons

Urbanista Estimates of High and Low Growth Scenarios

- Variation high/low growth projections from .id estimate: +/-1%
 i.e. Low -0.5% -12 persons
 High 1.5% +36 persons

Dwellings: .id Projections (2019 to 2036)

- 8% growth
- 106 additional dwellings
- 1,370 total dwellings by 2036



Key Demand Drivers

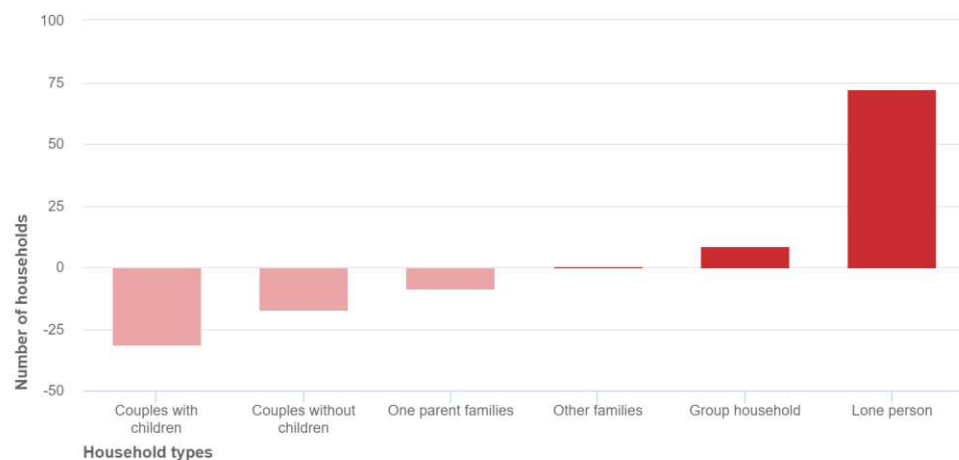
Rural North's dominant age groups are 60-69, followed by 50-59. These age groups are in higher proportion than the LGA overall.

Dominant household type is couples without children (35.3% compared to 32.4% across LGA), followed by lone person households. Notable growth in lone person households was recorded between 2011-2016.

Equivalised household incomes: Mostly in lowest group (43.9% compared to 35.1% across LGA), and this group grew the most between 2011-2016.

Change in household type, 2011 to 2016

Rural North



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data). Compiled and presented in profile.id by .id, the population experts.

.id
the population experts

Supply Characteristics

Rural North has a predominance of separate houses (93.7% compared to 80.2% across LGA), and a small proportion of medium density at 1.2% (compared to 15.5% across LGA). Separate houses, medium density dwellings, caravans/cabins/houseboats and other dwellings in Rural North grew between 2011 and 2016.

Rural North has mostly 3 bedroom dwellings in a similar proportion to the LGA, but a higher proportion of 0-1 bedroom dwellings (8.9% compared to 5.5% across LGA).

Rural North dwellings are mostly fully owned, and there is a low proportion of rental properties compared to Bega Valley overall.

Rural North had 14.9% of dwellings vacant in 2016.

Note: Impact of Cobargo on overall area growth is significant in Rural North as most supply is in and around the village.

Housing Affordability

Rents and mortgage repayments are significantly lower than Bega Valley overall.

Median weekly rent in 2016 was \$208 compared to \$256 for the LGA. 30.9% of households were in rental stress, compared to 35.4% for the LGA.

Median weekly mortgage payments in 2016 were \$222, the lowest for the LGA, compared to \$312 for the LGA overall. 10.2% of households were in mortgage stress, compared to 12.6% for the LGA.