SETTLEMENT

Overview

Towong Shire had a total population of 5,893 in 2011 with the largest towns being Corryong (population 1,100) and Tallangatta (population 955). The population of Towong Shire began to steadily decline from the early 1970s, with the greatest decline occurring in the early to mid 1990’s. Overall, the population has declined from about 6,500 people in 1991 to 5,891 in 2011. Between 2001 and 2011, Corryong which is the largest town within the Shire, had an annual rate of population decline of -0.34%. Bellbridge was a notable exception within the Shire with an annual growth rate of 2.5%, amongst the highest of all towns in the north east region, albeit off a small base.

Overall population decline in Towong Shire can be chiefly attributed to the influence of the following factors:

- An ageing population (the median age in the Towong Shire is 10 years older than the state and national averages);
- A negative natural increase (the difference between births and deaths);
- A narrow economic base centred chiefly on agriculture, resulting in limited inward migration and significant outward migration.

Victoria in the Future 2012 population projections analyse changing economic and social structures and other drivers of demographic trends to indicate possible future populations if the present identified demographic and social trends continue. The projections suggest overall Towong can expect some modest growth over the next two decades, with most of this growth occurring in SLA A.

<table>
<thead>
<tr>
<th>Table 1: Victoria in the Future Projections</th>
<th>2016</th>
<th>2021</th>
<th>2026</th>
<th>2031</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Towong SLA Part A</td>
<td>2596</td>
<td>2637</td>
<td>2690</td>
<td>2746</td>
<td>227</td>
</tr>
<tr>
<td>Towong SLA Part B</td>
<td>3805</td>
<td>3800</td>
<td>3801</td>
<td>3806</td>
<td>49</td>
</tr>
<tr>
<td>Overall - Towong Shire</td>
<td>6402</td>
<td>6437</td>
<td>6491</td>
<td>6552</td>
<td>276</td>
</tr>
</tbody>
</table>

Age structure

In 2011, 24.3% of the Towong population was aged between 0 and 19, and 21.7% were aged 65 years and over. An analysis of the age structure of Towong Shire in 2006 compared to the broader region shows that there was a smaller proportion of people in the younger age groups (0 to 17) but a larger proportion of people in the older age groups (60+). The largest changes in age structure in this regard between 2001 and 2011 were in the following age groups:

- 55 to 74 (+255 persons);
- 25 to 49 (-339 persons); and
- 0 to 14 (-227 persons).
Change in age structure of Towong Shire, 2001 to 2011 (Usual Residence Data)

Source: Australian Bureau of statistics, 2001 and 2011 Census of Population and Housing (Usual Residence)

The ageing population profile of Towong provides it with a demographic predicament; in the next two decades, mortality will be a greater influence on the demography of the Shire than at any time in the past, and will substantially impact upon the overall population of each town within the Shire, emphasising the need to plan for an ageing population.

Household Size

Family households accounted for 70.4% of total households in Towong Shire in 2011, while lone person households comprised 28.3% of all households. Since 2001 in Towong Shire, two principal trends have emerged in relation to household size:

- A sustained decrease in the number of family households; and
- A significant increase in lone person households.

Migration

The drivers of settlement have clearly changed over time and there is now a much diminished role of original settlement drivers such as mining and agriculture. Demography, amenity, residential preferences, housing affordability and proximity and access to services and community facilities are now key settlement drivers. Since 2001, Towong Shire has experienced a net overall migration loss. Aside from the net overall outward migration, two other migration trends have emerged within Towong, these are:

1. Contraction of ‘rural balance’ population into towns with services. Migration from these areas to towns such as Corryong, Walwa and Tallangatta has assisted in stabilising population in these towns over the past decade.

2. Migration from outside of the Shire into Statistical Local Area ‘A’. SLA ‘A’ benefits from proximity to Albury/Wodonga and whilst much of this migration has taken place within the high amenity rural areas of the SLA, Bellbridge, Bethanga and Tallangatta have also benefited from this movement of people.

Rural Balance Population

3. The Towong Shire rural balance population increased from 3,546 to 3,680 during 1981-1991, then decreased to 3,460 in 1996 and to 3,195 in 2001. Between 2001 and 2011 there was further decline with the total rural balance population being 3050 in 2011, accounting for 51.7% of the total population of the Shire. In respect of the Towong rural balance trends, most of the rural population decline can be attributed to losses in SLA ‘B’ within the eastern part of the Shire. In contrast, there has actually been a trend over the same period of time, of increasing importance of the rural balance areas within SLA ‘A’ as a settlement destination. Of the net
population growth within SLA ‘A’ between 2001 and 2006, 75%, occurred within the rural areas of the SLA with the remaining 25% of this growth being accommodated within Bellbridge, Bethanga and Tallangatta townships.

**Settlements**

The historic functionality and relationships of Towong Shire’s towns has been a product of the historic spatial pattern of settlement within the Shire and the drivers behind that settlement, which have typically included mining and agriculture.

The contemporary functionality of Towong’s settlements is influenced by factors such as distance to the regional centre of Albury/Wodonga, the quality of road linkages, the service structure and profile of nearby towns, proximity of natural assets for recreation, levels of amenity and the agricultural production characteristics of the surrounding hinterland.

It is important to recognise that some towns within Towong exist largely because of their relationship with the rural area that surrounds them. In such towns there is a centralisation of functions that gives rise to a town with a defined ‘central place’ purpose. Such towns are service centres that exist in part because of the surrounding rural populations need for them. Corryong has a strong central place function and has a hinterland range that extends into the neighbouring Tumbarumba Shire and includes Khancoban. Likewise, Eskdale has a clear central place function servicing agriculture in the Mitta Mitta Valley as has Walwa, particularly with regard to the provision of health services. Tallangatta also has a central place function, though the higher order goods and services offered by nearby Albury / Wodonga have diminished its role as a central place and provides a challenging context for attracting further retail and commercial development.

There tends to be a relationship between the functional complexity of each town and population size. Likewise, towns that are relatively close to each other tend to have functional groupings that share commercial and community services and that serve common urban and rural populations.

In 2011 approximately 42% of the Towong population lived in the main towns of Corryong, Tallangatta and Bellbridge. The main small town and village areas within the Shire are Bethanga, Dartmouth, Cudgewa, Eskdale, Granya, Koetong, Mitta Mitta, Old Tallangatta, Tallangatta Valley, Tintaldra, Towong and Walwa.

Only Corryong, Tallangatta, Bellbridge and Dartmouth have both reticulated water and sewerage infrastructure. Walwa has a reticulated, treated water supply and an innovative town wastewater treatment system. Eskdale and Cudgewa have reticulated water.

**Rural Residential Development**

Rural living is the dominant land use in lakeside areas to the south of Bellbridge, near Tallangatta and in the Bethanga Creek catchment and it is increasingly evident that grazing at the scale traditionally undertaken in these areas has become progressively less viable than it has been in the past. A clear response to decreasing viability has been a growth in demand for rural lifestyle options.

The retreat of traditional agriculture as a land use from the western Towong Shire landscape has been significant, sustained and appears inexorable. It is clear that there is progressive shift away from traditional full time farming and associated production-based land uses to a new multi-functional land use pattern with residents that commute to the nearby urban centre for employment. Much of western Towong Shire is closer to the central business districts of Albury and Wodonga than other key commuter centres and affords excellent scope for additional rural living opportunities.

The Towong Shire Settlement Strategy (2010) represents a study of the future needs for residential and rural based living in the Towong Shire. The Strategy identifies residential and rural living opportunities within the Shire and recommends the provision of additional residential and rural living opportunities adjacent to existing towns and further rural living opportunities, particularly in the western part of the Shire.
Key issues

Bellbridge

Bellbridge is the fastest growing town within Towong Shire, with an annual population growth rate of 2.5%, which is amongst the highest of all towns in the North East region. For the municipality, Bellbridge is a strategically important town that offers potential for future population growth that can offset losses that are occurring elsewhere. The lakeside position also provides Bellbridge with potential as a weekend destination.

Despite the sustained population growth there is a lack of capacity within the existing sewerage treatment facility, and over time, there has been a failure to keep infrastructure capacity ahead of anticipated town growth. This is the most pressing issue for Bellbridge and it is critical for this capacity issue to be resolved in the short term to enable Bellbridge to realise its potential.

The ‘Our Bellbridge’ project will develop a master plan that will consider issues such as the Lake Hume frontage, which offers good access to waterfront activities, provides potential for additional visitor activities and services. It will address the present underutilisation of the foreshore environment below Lake Road.

The town would benefit from having the nearby private boat ramp available to the general public. There is also a need for improved public facilities within the township to enhance visitor and resident amenity as well as a need for an improved entrance to the town integrating with Bethanga Bridge and providing a greater sense of arrival.

Following is a summary of the key issues facing Bellbridge:

- Lack of investment in sewerage infrastructure and the failure to keep infrastructure capacity ahead of community needs and to cater for expected town growth.
- Location of the sewerage treatment facility and the need for the provision of appropriate separation distances to avoid adverse impacts from residual odour emissions.
- The need to identify future sites of commercial and civic activity rather than relying on such uses organically emerging from within existing Township Zone.
- Steep land to the west of the town as a constraint to development.
- The limitations on southward growth of the town as a consequence of the Low Density Residential Zone (LDRZ) in this area.
- The need for improved recreation opportunities, particularly those that provide integration with Lake Hume.
- Ensuring undeveloped residentially zoned land is able to be developed in a logical and coordinated manner.

Corryong

The ageing demographic profile will be a key issue for Corryong for some time, and will be the largest single factor shaping the service profile and the residential market of the town. Given that almost a third of the current Corryong population is 65 years of age or older, over the next two decades Corryong can anticipate a period of ageing and declining overall population. Whilst inward migration from the surrounding rural hinterland has assisted in recent years in maintaining the town population, in the longer term this cannot be relied upon to counterbalance expected population losses.

The ageing population is likely to increase demand for higher density residential opportunities in proximity to town facilities and services. At present there are very few higher density residential options within the town, with most lots ranging between 800 square metres and 2000 square metres.
The costs of undertaking residential subdivision in Corryong coupled with relatively low land prices and ample land supply provide for a challenging context within which to undertake green-field residential subdivision development. Margins on such developments are low and have an inherent financial risk to the developer. This has meant that much of such vacant residentially zoned land in Corryong has not been developed, and is unlikely to be developed in the foreseeable future.

Corryong’s water supply is drawn from the Nariel Creek and the quality of the water supply for Corryong can be impacted by activities in the Nariel Creek catchment upstream of the town water off take.

The strip shopping centre provides a broad range of goods and services, and though this public domain has been subject to design improvements over recent years, the precinct suffers from the passage of heavy traffic. The issue also remains of how it will adapt in the future to be relevant to the needs of the community. Changes within the agricultural sector will directly impact upon the service profile and prosperity of the town.

An important issue at Corryong is the incidence of land use ‘anomalies’ within the town whereby there is an absence of rigid segregation of potentially conflicting land uses. This is largely due to an ‘organic’ evolution of land use patterns at a time when there was less effort to ensure adequate separation of such uses.

Summary of key issues for Corryong:

- An ageing and declining population over the next two decades.
- The need to provide residential diversity in appropriate locations in response to the changing demography of the town.
- Alternatives to conventional town allotments need to be developed to provide a range of diverse, affordable and quality housing types in proximity to town facilities and services.
- In response to demographic projections there is a need to provide a spatial town form that consolidates future growth to encourage town vibrancy and ensure infrastructure efficiency.
- An abundance of subdivided vacant residential allotments scattered throughout the town and also large areas of vacant residentially zoned land at the town margins.
- Subdivision of vacant areas zoned General Residential Zone is economically marginal.
- The appropriateness of retaining General Residential Zone on land that has been developed in a low density urban form, particularly in the area between Towong and Thowgla Roads and the area between Parish lane, Wheeler St, Barber St and Jephcott Avenue.
- Some demand for low density residential and rural living opportunities in and around the town.
- The need to make decisions about established land use anomalies within the town whereby there is an absence of appropriate segregation of potentially conflicting land uses.
- Continuing amenity improvements through enhancements to the public realm.
- Removal of heavy traffic through traffic from Hansen Street.
- Capacity of the stormwater system to accommodate additional development on the elevated southern margins of the town.
- Protection of the water quality in the Nariel Creek catchment that supplies Corryong.
- Protection of high quality agricultural land at the town margins and to the north of the stock route.
- Proximity of some industrial zoned land to residential areas.
- The need to protect buildings of heritage significance within the town.
- Topographic constraints associated with elevated land south of the town and the need to protect this important backdrop to the town.
• The need to respond to changing land use needs arising from possible future mining activity south of Corryong.

• The Corryong Airport that provides unique opportunities for the town, and longer term, the opportunity for a variety of land uses to coalesce around this facility.

**Tallangatta**

Tallangatta is the second largest town in the municipality behind Corryong. The town now provides an example of the urban planning and design styles typical of the period of relocation and is an example of a purpose-designed and built 1950’s town. The proximity of Tallangatta to Albury-Wodonga and has attracted residents wishing to commute to the regional centre for employment. The leverage Tallangatta has in the residential market lies in the relatively affordable housing it offers. The town also has a high level of residential amenity with picturesque surrounding hills and a location on the shoreline of Lake Hume.

In terms of residential development, Tallangatta is at capacity with virtually no vacant residential allotments available to the market. This land supply problem presents an impediment to the future growth of the town and is a situation that needs urgent resolution.

There is scope for streetscape improvements to create a more vibrant and attractive town and improve public facilities within the township to strengthen both visitor and resident amenity. There is the need for the development of a management plan for the foreshore environment below Queen Elizabeth Drive and Lakeside Drive to address the underutilisation of this area.

The town would also benefit from a broader range of community services, particularly child care services and would also benefit from improved tourist accommodation. The industrial part of town directly interfaces with residential areas and this proximity could preclude the establishment of some industrial uses with adverse amenity potential. Such industrial uses may require specific separation buffers from sensitive uses that cannot be achieved at Tallangatta.

There is a significant aged care facility at Kyilla Street / Lakeside Drive and this site contains approximately 1 hectare of vacant land that could provide scope for future additional aged care accommodation and facilities.

The town has an expansive commercial precinct that reflects the 1950’s ambitions for the town. In all there is approximately 700 metres of Business Zone 1 frontage to Towong Street. The proximity of Albury / Wodonga provides a context that is difficult for Tallangatta to offer a more diverse and broader range of commercial activities. Other non-commercial uses will need to be given consideration in this precinct to help ensure sites that have prominence in the streetscape do not fall and remain vacant.

**Summary of key issues for Tallangatta:**

• Lack of vacant residential allotments within the town and the urgent need to identify additional residential development opportunities.

• The concentration of ownership of vacant residential land and the lack of residential opportunities because of this ownership concentration.

• Ensuring undeveloped residentially zoned land is able to be developed in a logical and coordinated manner.

• Need to provide residential diversity to cater for the changing demography of the town.

• Size of the commercial precinct and the apparent need to consider non-commercial uses in this area.

• Proximity of the industrial zoned land to residential areas and the prominence of the industrial area to through traffic using Towong Street.

• The need for rural living type development on rural land in proximity to the town.

• The need to protect buildings of heritage significance within the town.
The location of the sewerage treatment facility and associated odour drift issues.
Fluctuating water levels in Lake Hume.
Topographic constraints associated with steep land south of the Murray Valley Highway as a limitation to rural living development.
The need to undertake an analysis of the best future use of land at the showgrounds, golf course and caravan park.
The absence of residential development options and the need for further residential expansion.
The development of the recreation potential of Lake Hume.
Protection of the character of the township and its mid 20th century streetscapes.
The provision of adequate levels of community services and facilities within the town.

**Bethanga**

Bethanga is a popular low density / semi-rural residential village within commuting range of Albury/Wodonga. The town does not contain reticulated sewer and water and the water supply for many dwellings is derived from groundwater bores or on-site collection. Small lot sizes within the town are particularly problematic for the management of domestic waste water.

**Key issues for Bethanga:**

- The lack of reticulated services limits the future options for the town. There are obvious environmental and public health concerns in relation to the concentration of waste water disposal systems in close proximity to Bethanga Creek and ultimately Lake Hume and there exists compelling reasons for the provision of reticulated sewerage in Bethanga.
- Protection of the water quality of the Bethanga Creek and Lake Hume.
- Small lot sizes of insufficient size to manage waste water.
- On-going demand for rural living in the Bethanga Creek catchment.

**Cudgewa**

Cudgewa was the final station on the Cudgewa-Bandiana Railway and played a key role in the development of the Snowy Mountains Hydro Electric Scheme. The railway ceased operation in 1981. A feature of Cudgewa is the generous spaces between buildings with the town consisting of approximately 50 dwellings stretched out over some two kilometres of the Cudgewa Valley Road. The town contains some community facilities including churches, tennis courts and a football ground. There is a reticulated water supply that is sourced from Corryong.

The key issues for Cudgewa are:

- Small lot sizes of insufficient size to manage waste water.
- The need to allow ‘in fill’ residential development along the Cudgewa Valley Road.
- Expansion of the town constrained by Land Subject to Inundation Overlay, Floodway Overlay and high quality agricultural land (Environmental Significance Overlay).
- Close proximity of agricultural and residential uses.

**Dartmouth**

Dartmouth is a town that was created for the construction of the Dartmouth Dam and subsequently has been developed as a tourist centre. The Dartmouth town plan has a format that is typical 1960s–1970s structure with a network of collector streets and smaller, residential streets feeding to these. The town enjoys a high level of amenity and is serviced with well built streets, footpaths and pedestrian routes and has reticulated water and sewerage. The town has two main residential areas that are separated by park and recreation space and the commercial area.
Dartmouth contains approximately 80 dwellings and has a tavern with conference and convention facilities, a post office / general store, motel and caravan park. It offers a range of water based recreation activities and is a weekend and holiday destination. Many of the existing dwellings are used as holiday homes. The remoteness of the location limits demand from permanent residents and Dartmouth is likely to be more influenced by tourism and associated temporary residential demand.

The key issues for Dartmouth:

- Small permanent population with a significant proportion of absentee land owners.
- Large proportion of vacant residential allotments. There are approximately 40 existing vacant residential allotments across the town and these tend to be concentrated in the northern part of town.
- The need to make efficient use of existing infrastructure.
- Lack of residential diversity and the need to provide some rural living opportunities.
- Risk of wildfire to the town.

**Eskdale**

Eskdale consists of a cluster of settlement around the intersection of the Omeo Highway and Little Snowy Creek Road and is a small service centre within the Mitta Mitta Valley, offering commercial and community services that support the broader valley community. There is considerable tourist traffic passing through the town to destinations such as Dartmouth Dam, the Alpine National Park and Gippsland. The town is a fringe commuter area to Albury-Wodonga.

The key issues for Eskdale are:

- Waterway proximity and the need to protect and improve the water quality of the Little Snowy Creek.
- Small lot sizes of insufficient size to manage waste water, which has been exacerbated by the provision of a reticulated water supply in the town.
- Need to provide residential diversity, particularly rural living options that are limited elsewhere in the Mitta Mitta Valley.
- Northward expansion of the town is constrained by Land Subject to Inundation Overlay and Floodway Overlays.
- The need to protect high quality agricultural land at the margins of the town, particularly to the north.
- Proximity of agricultural land uses to the town and the need to avoid land use conflict.

**Granya**

Granya is an attractive low density residential and rural living settlement. Development to the west of the town is constrained by Cottontree Creek and to the south by rising land leading to Mount Granya State Park. Despite these constraints, land along the Granya Road, parts of Webb’s Lane and McFarlane’s Lane are popular for rural based living and rural living is already well established in these locations. These areas offer existing Council maintained roads that provide access to land of high residential amenity value.

Key issues for Granya are:

- The need to provide additional rural living opportunities in the Granya environs and to formalise existing areas of rural living.
- Existing small lot sizes within the town and the difficulties this presents for managing on-site waste water disposal.

Exposure of the town and environs to wildfire.
Mitta Mitta

The Mitta Mitta town plan has been laid out in two main portions around the foot of Mount Misery, in such a manner to accommodate the meandering form of the Mitta Mitta River and Snowy Creek. The original plan and subdivision pattern has remained substantially intact, creating a compact village with a quaint character. The scenic setting of the town attracts many visitors, and it is an excellent base for four wheel driving, gold fossicking and water based recreation activities. It is also a popular stop along the Omeo Highway touring route. There is no reticulated sewer within the town.

The key issues for Mitta Mitta are:

- The environmental and public health issues as a consequence of the concentration and proximity of existing effluent disposal systems in the immediate Snowy Creek and the Mitta Mitta River environs.
- The inability of most of the town to offer adequate environmental setbacks from the Mitta Mitta River and Snowy Creeks.
- Small lot sizes of insufficient size to manage waste water.
- Exposure to hazards, particularly wildfire and flood.
- Expansion of the town constrained by Land Subject to Inundation Overlay, Floodway Overlay, high quality agricultural land (Environmental Significance Overlay), and steep and forested terrain at the town margins.
- Need to provide some rural living opportunities in the Mitta Mitta hinterland.

Tintaldra

Tintaldra is an historic and picturesque village situated within view of the Snowy Mountains on the southern bank of the Murray River. There remains some extant 19th century buildings in Tintaldra, most notably the Tintaldra Hotel. There is an informal water supply that is sourced from the nearby Murray River by private arrangement for some lots. In addition to the hotel and general store, the town contains a small caravan park. Tintaldra offers some potential for tourism-based development as well as for low density residential/rural living in a commuter role to nearby Corryong.

The key issues for Tintaldra are:

- To enable the town to continue to offer low density residential development opportunities within the existing town boundaries.
- Protection of heritage buildings.
- The presentation of the town from the Murray River Road.
- Existing small lot sizes within the town and the difficulties this presents for managing on-site waste water disposal.
- Protection of high quality agricultural land at the margins of the town.
- Limited sight distances along the Murray River Road at the intersection of Main Street and Murray River Road.

Towong

There are two main parts to the township of Towong - the lower area adjacent to Murray River Road and a ribbon of residential development along the ridgeline above the River. Together they form a ‘horseshoe’ around an area of Crown land that contains a grid network of road reserves that was originally set aside for the town. This area of Crown land is known as the ‘The Common’. Increased interest in recent times for the development of lots for residential purposes can in part be attributed to the lack of low-density residential/rural living areas around Corryong. The water supply for much of the town is derived from the nearby Murray River by private arrangement,
though there is no formal reticulated water supply or sewer within the town. The elevated ridge above the town affords some of the most spectacular landscape vistas in the country with views across the Murray River to the Snowy Mountains. The outstanding amenity has contributed to the popularity of the location as a residential and holiday destination.

The key issues for Towong are:

- Demonstrated demand for low density residential / rural living and the need to continue to provide additional opportunities for this type of development.
- Converting the ‘The Common’ from Crown land to freehold Title to enable ‘in fill’ development between the two main parts of the town.
- Small lot sizes of insufficient size to manage waste water and the need to ensure future lot sizes are configured to comply with the Environmental Protection Authority’s (EPA) requirements for household wastewater effluent disposal.
- Expansion of the town is constrained by Land Subject to Inundation Overlay, Floodway Overlay, High Quality Agricultural Land, and steep terrain at the eastern town margins.
- The need for built form controls for development along ridgeline.
- Potential for commercial and tourist development.

**Walwa**

The level of commercial and community services of Walwa is very high, considering its population size, though invariably establishment of any new services will depend on a growth of both permanent population and visitor numbers. Allowing residential development to coalesce around the Bush Nursing Centre will assist in securing its longer term viability. A feature of the area between Walwa and Jingellic is the mixed and varied land use pattern, with a greater diversity of land uses than in most other rural parts of the Shire. Rural living is a land use that should be encouraged to locate in the area to compliment the range of non-agricultural land uses present.

The key issues for Walwa are:

- The need to provide housing choice and residential diversity for an aging population and to complement the existing health care services offered within the town.
- The need to offer rural living opportunities in the Walwa hinterland, particularly between Walwa and Jingellic and in high amenity areas external to identified natural hazards and high quality agricultural land along the Murray River Road.
- Removal of the Restructure Overlay upon completion of reticulated sewerage system.
- Formalisation of the commercial precinct.
- Northward expansion of the town is constrained by Land Subject to Inundation Overlay.
- The need to protect high quality agricultural land at the margins of the town.

**Rural Living**

Western Towong Shire and the Bethanga peninsular in particular offers tremendous scope for the provision of additional rural living opportunities. The area presently contains a mosaic of genuine rural living and quite small scale grazing enterprises and is an area that has been recommended for rural living rezoning by multiple planning strategies. A key feature of this area is its proximity to Albury / Wodonga and it offers an outstanding rural living environment with high levels of amenity provided within the environs of Lake Hume. Changing land use patterns have seen the retreat of agriculture and increased demand for rural residential development. It is an area that is characterised by:

- An absence of high quality agricultural land.
- High levels of residential amenity afforded by the Lake Hume environs and varied topography.
A high proportion of residents already commuting to Albury/Wodonga.

Heavy fragmentation of rural land holdings particularly in the Bellbridge/Bethanga area and around the margins of Lake Hume.

A decoupling from the agriculture sector that is advanced and gathering pace.

Rural living is the dominant land use in much of western Towong Shire and in such locations, formalisation of existing rural living areas through rezoning should be a priority planning response. Elsewhere within Towong Shire there is a need to allocate additional rural living areas adjacent to existing settlements where traditionally this segment of the residential market has not been previously well catered for. Providing Rural Living opportunities in such locations will diversify living options and serve to reinforce and strengthen existing communities.

**General Settlement Issues**

- The need to plan for an ageing and declining population in some localities.
- The need to provide opportunities for all residential market segments.
- The need to respond to residential market preferences.
- Addressing infrastructure constraints.
- Amenity improvements through urban design and infrastructure provision.
- Responding to community needs for cultural, recreational and social facilities.
- Small and inappropriate lot sizes in existing un-sewered settlements.
- Exposure of existing settlements to environmental hazards, particularly wildfire.
- Addressing environmental values and constraints.
- The inability of most existing settlements to offer adequate environmental setbacks from waterways with respect to domestic waste water management.
- Towong Shire being a declared Special Water Supply Catchment and the requirement to satisfy the requirements of the DPCD Planning Permit Applications in Open Potable Water Supply Catchment Areas Guidelines.

**Objectives**

Towong Shire seeks to establish a strategic approach to future settlement across the municipality that acknowledges and provides for different residential market segments including:

- Standard residential lots in sewered townships;
- Higher density residential development in sewered towns;
- Low density residential lots in un-sewered townships;
- Rural residential type lots on the margin of existing townships and settlements and within proximity of urban facilities and services.

Each individual settlement needs to focus on its capacity to provide for these specific market segments and to capitalise on individual strengths and potential. This needs to be done in a manner that protects the lifestyles of existing residents and has regard for the natural, heritage and townscape attributes of each town.

In many cases each town contains sufficient zoned land for further growth, but often there is a lack of diversity in terms of the types of residential opportunities that are available to, and sought by the market. A key objective of settlement planning within Towong is to cater for changing market needs and preferences.
Towong seeks to encourage different settlement outcomes across the Shire that can contribute to the environmental, social and economic wellbeing of the Shire. To achieve this outcome the key objectives of settlement planning within Towong Shire are to:

- Cater for future growth of townships and settlements in an orderly and coordinated manner;
- Cater for the changing demography of settlements;
- Cater for changing residential market preferences;
- Provide additional rural living opportunities;
- Formalise within the planning scheme existing settlements particularly areas of existing rural residential development;
- Avoid important environmental values and constraints;
- Enhance residential amenity;
- Protect natural values and consider existing environmental values, constraints and risks at re-zoning stage;
- Protect significant cultural heritage;
- Promote infrastructure efficiencies; and
- Protect high quality agricultural land.

**Strategies and Implementation**

Corryong

![Figure 1: Corryong Structure Plan](image)

**Strategic Actions**

- Ensure development occurs in accordance with the Corryong Structure Plan.
- Undertake rezonings to progressively implement the Corryong Structure Plan. In particular the following:
  - Where a low density residential form has become established, it is to be formalised by the application of Low Density Residential Zone (LDRZ). Specific sites are recommended for LDRZ are:
    - The area between Towong Road and Thowgla Road.
    - The area between Pioneer Avenue, Parish Lane, Wheeler St, Barber St and Jephcott Avenue.
    - Land currently zoned General Residential Zone to the north of Evans and Mildren streets.
    - Land currently zoned General Residential Zone between Jardine Street and Back Thowgla Road.
    - Land currently zoned General Residential Zone between Younghusband Street and the Secondary College.
    - Land currently zoned Rural Activity Zone between Waller Street and Briggs Gap Road on the north western town edge.
  - Rural Living Zone to be applied to appropriate areas abutting the town and at Greenwattle Gap Road and Briggs Gap road.
- Apply the Development Plan Overlay to all vacant residential land.
- Encourage residential diversity to cater for the changing demography of the town by providing diversity of dwelling choice in order to cater for a variety of housing needs.
- Ensure the protection of the ridgeline above the southern side of the town from inappropriate development.
- Support of future development of the Corryong Airport environs and to ensure that this development does not prejudice the operation of the airport and undertake an analysis of longer term land use options for the airport site.
- Improve sewer infrastructure capacity.
- Provision of appropriate separation distances from the wastewater treatment facility utilising recommended EPA approved buffer distances to avoid adverse impacts from residual odour emissions.
Tallangatta

Figure 2: Tallangatta Structure Plan

Strategic Actions

- Ensure development occurs in accordance with the Tallangatta Structure Plan.
- Implement the Council adopted recommendations of the Tallangatta Tomorrow plan for Tallangatta.
- Undertake rezonings to progressively implement the Tallangatta Structure Plan. In particular the following:
  - Business 1 Zone (B1Z) to Mixed Use Zone (MUZ) in areas of central Tallangatta between Akuna Avenue and Towong Street.
  - Industrial 1 Zone (IN1Z) to Mixed Use Zone (MUZ) at Towong St East between Wagara St and Waller St.
  - Public Park and Recreation Zone (PPRZ) to General Residential Zone at vacant land on Lakeside Drive.
  - Rural Activity Zone (RAZ) to Rural Living Zone (RLZ) on land surrounding the town to the south, east and west.
- Apply the Development Plan Overlay to all vacant residential land.
- Remove the Significant Landscape Overlay from land to be zoned General Residential Zone on Lakeside Drive.
- Encourage residential diversity to cater for the changing demography of the town by providing diversity of dwelling choice in order to cater for a variety of housing needs.
- Pursue an alternative town entrance through the use of an extension to Banool Road.
- Undertake further analysis of the Golf Course and Showgrounds sites.
- Improve the infrastructure capacity of the urban area to accommodate further growth and development.

- Establish a clear urban growth area, to be located between the Murray Valley Highway and Lake Hume, and contain all development within these boundaries.

- Encourage further tourist accommodation development within the township area.

- Provision of appropriate separation distances from the wastewater treatment facility utilising recommended EPA approved buffer distances to avoid adverse impacts from residual odour emissions.

Bellbridge

**Figure 3: Bellbridge Structure Plan**

**Strategic Actions**

- Ensure development occurs in accordance with the Bellbridge Structure Plan.

- Complete the ‘Our Bellbridge’ project and implement the Council adopted recommendations.

- Undertake re-zonings to progressively implement the Bellbridge Structure Plan. In particular the following:
- Apply the General Residential Zone over existing residential areas in the town replacing the Township Zone (TZ) and Low Density Residential Zone (LDRZ).
- Formalisation of the existing central recreation and civic area at Craig Drive through appropriate rezoning.
- Encourage commercial activity in high exposure locations that are readily accessible. Appropriate zone changes to encourage such uses are to be undertaken in the following locations:
  - Lot 149 LP111426 (Lake Road – Craig Drive)
  - Lot 1 TP131930 (current motel site Murray River Road-Lake Road)
  - Part Lot 2 TP879812 (current boat club site Lake Road)
- Ensure all residential development occurs within the urban growth limits between Lake Road, Kurrajong Gap Road, Trewalla’s Road and the steep slopes that exist above the 230-250 AHD level east of the town.
- Apply the Development Plan Overlay to all vacant residential land to co-ordinate development in these areas.
- Removal of the Development Plan Overlay (DPO3) from existing developed residential parts of the town is no longer necessary.
- Augmentation of sewerage infrastructure to provide additional capacity to accommodate projected growth of the town and identification of a more appropriate long term site for the wastewater treatment facility.
- Develop a management plan for the foreshore environment below the Bethanga Road.
- Implement the Lake Hume Land and On Water management Plan (2008).
- Improve public facilities within the township to enhance both visitor and resident amenity.
- Require all development to be connected to the town’s water, sewerage and stormwater reticulated or drainage infrastructure.
- Provision of appropriate separation distances from the wastewater treatment facility utilising recommended EPA approved buffer distances to avoid adverse impacts from residual odour emissions.

**Bethanga**

The aspirations are for Bethanga to be continued to be developed as a low density residential village. There are obvious environmental and public health concerns in relation to the concentration of waste water disposal systems in close proximity to Bethanga Creek and ultimately Lake Hume and there exists compelling reasons for the provision of reticulated sewerage in Bethanga.

Key strategic actions for Bethanga include:
- Retention of Township Zone.
- Implement mandatory effluent disposal system upgrade via the Domestic Waste Water Management plan for applications to renovate or extend existing dwellings.
- Apply Rural Living Zone over parts of the Bethanga Creek catchment where rural living is the dominant or preferred land use and where such areas can interface with the town.
Cudgewa

There is a need for infill of the presently disjointed ribbon of residential development along the Cudgewa Valley Road and this will necessitate dual zoning of various land parcels that front the road and extend toward the nearby Cudgewa Creek.

Key strategic actions for Cudgewa are:
- Retention of Low Density Residential Zone (LDRZ) over existing residential parts of the town.
- Addition LDRZ to allow infill along Cudgewa Valley Road.
- An area of future rural living between Cudgewa and Back Cudgewa Roads in an area that provides scope for the consolidation of settlement within Cudgewa to create a more compact settlement form.

Dartmouth

It is proposed that future residential growth occur primarily as infill development of existing vacant lots throughout the town and that some rural living options be available to the market. Within this context, the following strategic actions are provided for Dartmouth:
- Formalisation of commercial precinct through appropriate rezoning.
- Retention of the Township Zone over existing residential areas of the town.
- Formalisation of the park, recreation and public open space through appropriate rezoning.
- Apply Rural Living Zone to sites recommended for rezoning by the Towong Shire Settlement Strategy.

Eskdale

Land at the western and south-eastern margins of the town provides logical options for rural living. These lands are not deemed to be of a high quality for agriculture, are not burdened with the Land Subject to Inundation Overlay or Floodway Overlay and provide high levels of residential amenity with adequate separations from existing agricultural land uses.

The following planning recommendations are provided for Eskdale:
- Retention of Township Zone over most existing residential and commercial parts of the town.
- Rezone land at the south eastern and western margins of the town to Rural Living Zone.
- Implement mandatory effluent disposal system upgrade via the Domestic Waste Water Management Plan for applications to renovate or extend existing dwellings.

Ensure the implementation of prescribed setbacks of the Guidelines for Environmental Management – Code of Practice – Onsite Wastewater Management - Publication 891.2, December 2008 through appropriate statutory mechanisms.

Granya

Granya is considered to have solid claims as a location for further rural based living development and the recommendations are framed at encouraging this type of development. The following are strategic actions for Granya:
- Retention of Low Density Residential Zone over existing residential parts of the town.
- Application of the Rural Living Zone to areas adjacent to MacFarlane’s Lane and Webb’s Lane in accordance with the recommendations of the Towong Shire Settlement Strategy (2010).
- Ensure the implementation of prescribed setbacks of the Guidelines for Environmental Management – Code of Practice – Onsite Wastewater Management - Publication 891.2, December 2008 through appropriate statutory mechanisms.
Mitta Mitta
There exists compelling environmental and public health reasons for the provision of reticulated sewerage in township of Mitta Mitta. Accordingly, a key recommendation for Mitta Mitta is to avoid development that might further compromise water quality in the Snowy Creek and Mitta Mitta River.

Mitta Mitta strategic actions:
- Retention of Township Zone over existing residential and commercial parts of the town.
- Rezone land at O’Connell’s Road to Rural Living Zone.
- Review nearby Floodway and Land Subject to Inundation Overlays.
- Ensure the implementation of prescribed setbacks of the Guidelines for Environmental Management – Code of Practice – Onsite Wastewater Management - Publication 891.2, December 2008 through appropriate statutory mechanisms.

Tintaldra
Given the availability of existing undeveloped residentially zoned land within the precinct bounded by the Murray River Road, Back Tintaldra Road and the Murray River, there is no apparent need to augment the existing Low Density Residential Zone, accordingly all future residential development is to occur within the existing town area, with no proposed augmentation of the existing Low Density Residential Zone.

Towong
Towong is to be developed as a commuter settlement to Corryong that is able to offer attractive low density residential and rural living opportunities. Its proximity to Corryong and superior amenity it offers means that it has greater likelihood for claiming the opportunity for rural based living development than other nearby towns such as Cudgewa and Tintaldra. The area known as ‘The Common’ presents an opportunity to consolidate the town and future residential development should be directed into this area. Towong has potential to attract further commercial and tourism based land uses and these are to be encouraged by the planning scheme.

Towong strategic actions:
- Retain the current deployment of the Township and Low Density Residential Zones over the existing residential areas of the town.
- Pursue the conversion of ‘The Common’ from Crown land to freehold Title to enable in fill development between the two main parts of the town.
- Apply Rural Living Zone to ‘The Common’ and areas opposite the Towong Racecourse in line with the recommendations of the Towong Shire Settlement Strategy 2010.
- Apply built form controls to residential areas along the ridge.
- Discourage development on the steep slopes on the eastern side of Towong ridge.

Walwa
In response to the demographic issues facing Walwa, and to compliment the aged and health care facilities within the town there is a need for the deployment of planning policy that promotes residential diversity.

Walwa strategic actions:
- Diversity of residential choice to cater for all housing needs with opportunity to reside in dwellings of a variety of sizes.
- Infill town consolidation and efficient use of existing infrastructure.
- Retention of Township Zone over existing residential areas of the town.
Formalisation of commercial precinct through appropriate rezoning.

- Rezone Lot 1 TP323137, Lot 1 PS511563, Lot 1 TP323137, Lot 1 TP800270 and Lot 1 TP862873 to Low Density Residential Zone.

- Application of the Rural Living Zone to suitable lands between Walwa and the Jingellic turn off on the southern side of the Murray River Road.

Removal of Restructure Overlay to lots serviced by the reticulated town wastewater system.

**Rural Living**

It is anticipated that provision of additional rural living opportunities will have positive social and economic benefits for each of the specific areas nominated and the Shire in general.

Rural living strategic actions:

- The application of Rural Living Zone to areas indicated for rezoning by the Towong shire Settlement strategy (2010), including:
  - Bethanga Peninsular, in particular:
    - Bethanga Creek catchment
    - Talgarno Park
    - Lakeside areas south of Bellbridge
  - Areas adjacent to:
    - Tallangatta
    - Corryong
    - Granya
    - Cudgewa
    - Dartmouth
    - Eskdale
    - Koetong
    - Mitta Mitta
    - Old Tallangatta
    - Tallangatta Valley
    - Towong

In each instance the rezoning of land is to occur in areas characterised by the following:

- Proximity to existing settlements;
- Existing supporting infrastructure;
- Absence of environmental hazards;
- Absence of strategically important agricultural land;
- Rural residential use of the land the prevailing dominant land use.

Other strategic actions:

- Deployment of the Development Plan Overlay to areas to be rezoned to facilitate the orderly development of these areas.
- Deployment of the Design Development Overlay in areas to be rezoned to ensure quality built form outcomes.
- Application of Clause 22.07 Rural Living Local Planning Policy to all rural living proposals.
- Application of the Towong Shire Rural Living Development Guidelines to all rural living proposals.
- Formalise through rezoning to Rural Living Zone areas where rural residential development is already the dominant land use.

**General Strategic Actions**
- Implement the recommendations of the Towong Shire Settlement Strategy (2010), in particular the provision of additional rural living opportunities adjacent to existing towns and in the western part of the Shire.
- Implement the recommendations of the Towong Shire Rural Land Use Study.
- Protect significant cultural heritage through implementation of the recommendations of the Towong Shire Heritage Study.
- Implementation of the recommendations of the Tallangatta Tomorrow project.
- Provide merits based decisions within the Restructure Overlay.
- Prepare and implement the Domestic Wastewater Management Plan.
- Implement mandatory effluent disposal system upgrade via the Domestic Waste Water Management Plan for applications to renovate or extend existing dwellings in un-sewered towns.
- Review and amend, where necessary Local Planning Policies in respect to standards for specific developments including provision for consultation with the Department of Sustainability and Environment when access to a proposed development is across Crown land that is not part of the declared road network.
- Protect neighbourhood character of residential amenity through use of appropriate Local Planning Policy.
- Prepare a developer contributions policy.
- Support streetscape enhancements and improvement of public facilities within villages to strengthen both visitor and resident amenity.
- Ensure Public Use Zones are applied to land in public ownership including water frontages and other public land.
- Ensure all development occurs in accordance with the Infrastructure Design Manual.