

ACTIVATING LAKE HUME MASTERPLAN

FINAL REPORT

TOWONG SHIRE COUNCIL | FEBRUARY 2023

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ACRONYMS

AAGR	Average Annual Growth Rate
CMA	Catchment Management Authority
DELWP	Victorian Department of Environment, Land, Water and Planning
GMW	Goulburn Murray Water
GRZ	General Residential Zone
LGA	Local Government Area
MDBA	Murray-Darling Basin Authority
MRT	Murray Regional Tourism
NSW DPE	New South Wales Department of Planning and Environment
NSW DPI	New South Wales Department of Primary Industries
NVS	National Visitor Survey
RDV	Regional Development Victoria
RLZ	Rural Living Zone
TNE	Tourism North East
TRA	Tourism Research Australia
VFA	Victorian Fishing Authority
VFR	Visiting Friends and Relatives

GLOSSARY OF TERMS

Daytrip Visitor	Those who travel for a round trip distance of at least 50 kilometres, are away from home for at least 4 hours, and who do not spend a night away from home as part of their travel. Same day travel as part of overnight travel is excluded.
Overnight Visitor	People aged 15 years and over who undertake an overnight trip of one night or more and at least 40 kilometres away from home are referred to as overnight visitors. Only those trips where the respondent is away from home for less than 12 months are in scope of the NVS.
International Visitor	A person is defined as an international visitor to Australia if they are currently a resident overseas, have been in Australia less than one year and are aged 15 years or over.
Jetty / Pier	A landing stage or small pier at which boats can be docked or moored
Marina	A specially designed harbour with moorings for small boats and recreational craft
Wharf	A level quayside area to which a ship may be moored to load and unload.
Mooring	A place where boats are secured.
Pontoon	A flat bottomed, floating platform
Catchment Management Authority	Responsible for the integrated planning and coordination of land, water and biodiversity management in each catchment and land protection region
State Government Water Manager	Manages Victoria's groundwater, catchments and waterways, infrastructure, water saving and re-use projects, flood management, governance and water legislation, in partnership with a network of government agencies and water authorities

EXECUTIVE SUMMARY

Background and Context

Urban Enterprise were engaged by Towong Shire Council to develop a masterplan for the activation of Lake Hume. The aim of this Masterplan is to provide direction for the future development of infrastructure and activity on and around the lake and provide a pathway to improve the economic performance of the Lake Hume region.

There is strong policy and strategy support for investing in the Lake Hume visitor economy. Whilst the lake is used as an important irrigation storage basin, its role as a recreation and leisure facility is underutilised. Murray Regional Tourism and Tourism North East highlight the opportunities that exist for further activation of waterways in their respective tourism regions and there exists substantial opportunity for Lake Hume to increase both land and water based activity by visitors.

Lake Hume has relatively low awareness as a tourism destination due to its lack of investment and lack of focused brand and marketing. Being split across five Local Government Areas, two states and three Regional Tourism Boards has led to Lake Hume missing out on focused tourism development activity that has occurred in other destinations in Australia.

The visitor economy of Towong Shire sees an average of 195,000 annual visitors with \$61 million in spend. The average spend per visitor for a daytrip is \$63 with overnight at \$489. The visitor economy is in its infancy in Towong Shire when compared to surrounding municipalities however it is acknowledged that Lake Hume as an asset could strengthen and grow the visitor economy and lead to positive outcomes for Towong's lakeside communities.

The Activating Lake Hume Masterplan will provide a blueprint for enhancement of the lake with a focus on how Towong Shire can benefit further from this unique water asset.

Community Values and Expectations

Engagement with the communities of Bellbridge and Tallangatta has been undertaken to inform the masterplan. There is strong support for the enhancement of Towong's lakeside towns and acknowledgement that the region needs further investment to improve liveability and sustainable communities. Key findings and insights from local stakeholder engagement are summarised below:

- Support for further **residential expansion** of Bellbridge and Tallangatta, however future development needs to maintain the existing **village lifestyle and amenity**.
- Encourage **housing development that is unique** to the character of the area.
- Foster a strong sense of **community spirit** in Bellbridge and Tallangatta, including increased support for youth and community groups.
- Improved **safety** outcomes, through provision of additional policing and community services.
- Protection of Lake Hume's **natural beauty**, to maintain the current visual and recreational amenity for residents.
- Preservation of the lake's **clean water quality and green natural environment**. There is a need to educate residents and visitor to develop a good community attitude towards environmental protection.
- Continuation of the existing **recreational and water-based activities** that are currently enjoyed by the community, including boating, fishing and swimming.
- Strengthen the supply and delivery of food, retail and local service offerings.
- Deliver and activate the lake foreshores with a focus on **driving year round visitation** and enhancement of Bellbridge and Tallangatta as visitor destinations.

Community Needs

The needs of the Bellbridge and Tallangatta communities varies greatly. Tallangatta is a well-established township with a strong supply of community, retail and recreation facilities. Tallangatta services a large catchment area and is an important hub for servicing the wider Towong Shire community.

Bellbridge acts primarily as a residential satellite of Albury-Wodonga and has very few community facilities and services and no retail floorspace. Residential growth opportunities exist for both towns. With population growth in Tallangatta, its town centre will become more activated through greater demand for services leading to improved business sustainability. Bellbridge's current and future population requires some basic retail floorspace to improve liveability of the township.

It is estimated that approximately 3,900sqm of retail floorspace is supportable in Tallangatta. Estimates of current retail floorspace indicate there is an adequate amount of existing floorspace to meet these requirements.

Other than a pub and small store in Bethanga, there is no retail offering in the Berringa Peninsula. It is estimated that an additional 700-750 sqm of floorspace is supportable in Bellbridge, the provision of which would require a small-size supermarket or general store. With population growth and the potential to attract additional visitation to the town, future retail requirements may be greater.

Other community needs in Bellbridge include an improved community meeting place, such as a town hall, and delivery of further recreation facilities to support residents.

Visitor Economy Development Opportunities

There is very little activation of Lake Hume for tourism purposes. Other than boating and fishing visitors, the lake currently has a limited visitor market. The development of new tourism experiences and attractions will assist in motivating visitors to Lake Hume. Opportunities identified for visitor economy enhancement include:



Lake-front permanent food and beverage facilities



Walking/Cycling Trails



Lakeside pop-up food and beverage



Events on the foreshore



Bethanga Bridge Activation – bike trail and light activation



Enclosed swimming lagoon



Sporting events/competitions



Inflatable waterpark and lakeside beaches



Community facilities/gathering place



Arts and Sculpture Trails



Town centre and retail offering in Bellbridge



Destination playgrounds and splash parks



Lake Touring



Cruise operators on Lake Hume



Moorings and Marinas



Tourist Parks



Self-contained and quality accommodation



Improvement of Tallangatta Golf Course and Showgrounds Precinct

Key Considerations

Product and Experience	Infrastructure, Access and Amenity	Governance and Investment
<p>Investment in infrastructure, product and experiences that establish Lake Hume as a hero destination in Towong Shire, driving visitor demand and consumer awareness.</p> <p>Attract visitation from the existing High Country cycling visitor market through investment in cycling and mountain biking infrastructure and connections to established trails.</p> <p>Need for investment in supporting products and experiences around Lake Hume, such as accommodation, food and beverage and retail, to increase visitation, length of stay and yield.</p> <p>Increase visitation and utilisation of Lake Hume foreshore areas through expansion of the events calendar and investment in event infrastructure.</p> <p>Arts and sculpture activation of key assets</p>	<p>Need for improved foreshore amenity and facilities to create vibrant and attractive waterside precincts.</p> <p>Investment in increased water access infrastructure and moorings to support recreational boating and other water-based activities.</p> <p>Limited visitor connectivity between key towns due to lack of public transport and poor road infrastructure.</p> <p>Poor telecommunications infrastructure constraining resident attraction and business investment, and impacting the visitor experience.</p> <p>Provision of community facilities to foster a strong sense of local community.</p>	<p>Complex and difficult to navigate water and land governance structure representing a barrier to investment around Lake Hume.</p> <p>Limited ability to develop foreshore land, due to limited freehold or leasehold crown land along foreshore, as well as grazing licenses on MDBA land around the lake.</p> <p>Investment in recreation and tourism at Lake Hume is not prioritised by governing authorities, due to the lake's primary role as a water storage.</p> <p>Multiple tourism authorities dilutes a consistent and cohesive brand and message.</p> <p>Restrictions to on water activity constraining use of the lake for commercial cruising and activation.</p>

Physical Considerations	Awareness Marketing and Visitor Information	Planning and Residential Development
<p>Inconsistent water levels limit year-round visitation attraction, and impact quality of life for residents.</p> <p>High winds affecting the viability of recreational boating, and contributing to lake bed erosion.</p>	<p>Impact of low visitor market awareness of Lake Hume on the region's ability to attract visitation.</p> <p>Lack of clarity regarding the Lake Hume Brand, due to fragmented tourism governance approach.</p> <p>Outdated and insufficient tourism signage and visitor information preventing a high quality visitor experience.</p>	<p>Opportunity to leverage Tallangatta and Bellbridge's proximity to Albury and Wodonga to increase population and generate economic prosperity.</p> <p>Residential development on foreshore land constrained by special planning regulations associated with the lake's role as a water storage for the Murray-Darling Basin.</p> <p>Future development around Lake Hume to preserve the existing village lifestyle and character of key towns.</p>





Activating Lake Hume Strategic Framework

The following strategic directions take into consideration the issues and opportunities identified for Lake Hume, and will be used to frame the Masterplan and identify projects for the activation of the lake.





VISION

Lake Hume is a vibrant year round in land water destination, supported by high amenity places, engaging water based and on land products and its activation driven by innovative and passionate people.

OBJECTIVES

 <p>1. Grow the economic benefit to Towong Shire from Lake Hume</p>	 <p>2. Deliver increased community connection and use of the lake as a recreation asset</p>	 <p>3. Leverage Lake Hume as a lifestyle asset for Towong Shire to attract and retain residents</p>
 <p>4. Provide opportunity for private sector investment and activation</p>	 <p>5. Sustainably manage, restore and maintain the natural environment of Lake Hume</p>	 <p>6. Increase the liveability attributes of waterfront towns</p>
 <p>7. Focus investment to create hubs of activity in key locations</p>	 <p>8. Plan and deliver investment that responds to changing water levels</p>	 <p>9. Grow awareness of Lake Hume through a cohesive brand, marketing and visitor information</p>

STRATEGIC THEMES

Theme	Direction	Priority Projects	Other Projects
 <p>Enabling Investment and Growth</p>	<p>Support economic growth by delivering infrastructure, planning and advocacy for regulatory changes to facilitate investment.</p>	<ul style="list-style-type: none"> • Designation of Lake Hume as Recreational Body to Support Commercial Cruising • Seal Lake Road • Bellbridge Structure Plan • Facilitate Development in Tallangatta And Bellbridge 	<ul style="list-style-type: none"> • Telecommunications upgrades • Transport and Access
 <p>Positioning, Branding and Awareness</p>	<p>Showcase Lake Hume and grow awareness through enhanced marketing and branding activities, signature events, and arts and cultural attractions.</p>	<ul style="list-style-type: none"> • Brand Presence Program • Events Calendar • Lake Hume Art and Activation Program 	
 <p>Foreshore Activation</p>	<p>Deliver a high amenity, well-connected and activated foreshore to encourage improved engagement with Lake Hume.</p>	<ul style="list-style-type: none"> • Round the Lake Shared Trail • Foreshore Revegetation and Landscaping Program • Bellbridge Boathouse Precinct • Tallangatta Foreshore Precinct Stage 1: Destination Playground, Café, Trail • Tallangatta Golf Course and Showgrounds Precinct Masterplan • Bellbridge Lakeside Resort 	<ul style="list-style-type: none"> • Tallangatta Lakelands Caravan Park Investment • Nature-based accommodation • Old Tallangatta Butter Factory revitalisation • Foreshore Precinct Upgrades
 <p>On-water Activation</p>	<p>Increase utilisation of Lake Hume through investment in access infrastructure and bookable water-based product.</p>	<ul style="list-style-type: none"> • Bellbridge Wharf • Bellbridge Floating Restaurant • Bellbridge Boathouse Precinct - On-Water Activation • Water Access Infrastructure 	<ul style="list-style-type: none"> • Private sector touring and hiring opportunities • Tallangatta Enclosed Swimming Lagoon Feasibility Study

1. INTRODUCTION

1.1. The Project

Urban Enterprise were engaged by Towong Shire Council to develop a masterplan for the activation of Lake Hume. The aim of this Masterplan is to provide direction for the future development of infrastructure and activity on and around Lake Hume, and a pathway to improve the economic performance of Lake Hume and surrounds as a key recreation and tourism asset for Towong Shire.

Towong Shire Council's Destination Management Plan developed in 2021 identified leveraging Lake Hume as an opportunity for social and economic development. Subsequently, Towong Shire Council received funding from Regional Development Victoria to complete this project, as part of the Investment Fast Track Fund.

The Lake Hume region encompasses the following five local government areas that border the lake:

- Towong Shire (VIC)
- Indigo Shire (VIC)
- Wodonga City (VIC)
- Albury City (NSW)
- Greater Hume (NSW)

Opportunities have been considered for the lake itself, as well as for the land surrounding the lake. Whilst this project primarily focuses on Towong Shire, consideration has been given to activation opportunities in the other four local government areas. The Lake Hume region is outlined in Figure F1 below.

1.2. About The Lake Hume Region

Of the five municipalities in the Lake Hume region, Towong Shire contains the largest portion of Lake Hume. Two towns within the Shire are located on the banks of the lake; Tallangatta and Bellbridge.

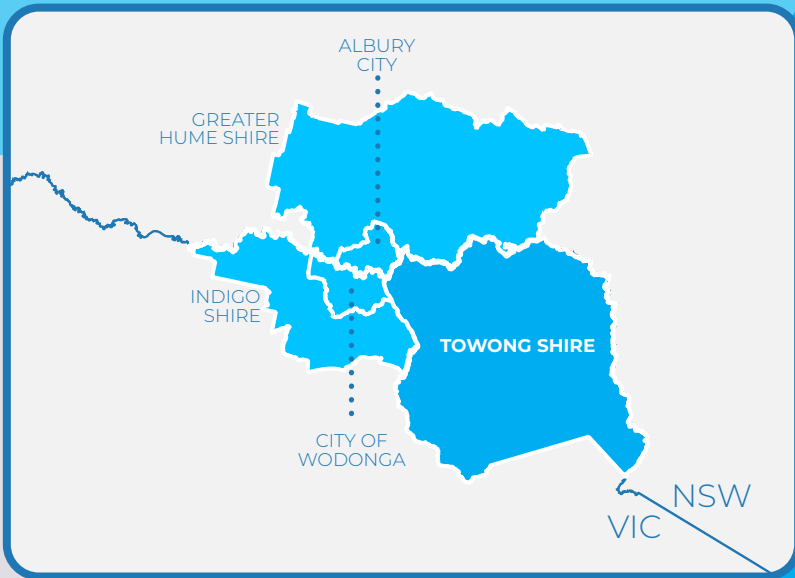
Tallangatta, relocated 8km west of old Tallangatta in 1956, is the administrative centre of Towong Shire, providing health, education and retail services to the wider region. Tallangatta is located on the southern inlet of Lake Hume. The inlet regularly drains when water is released for irrigation purposes downstream. Tallangatta is located approximately 35-40 minutes' drive from Albury-Wodonga, and currently acts as a satellite town to these two major regional centres.

Bellbridge is a small residential settlement located on the Bethanga Peninsula. Bethanga Bridge provides ease of access across Lake Hume, between Albury and Bellbridge. The steep topography of the town provides views of Lake Hume and means that water levels in the lake are more consistent year-round.

Albury and Wodonga are the major centres within the Lake Hume Region. Both towns have experienced high population growth, and service the wider region for population services, retail and hospitality. Thurgoona/Wirlinga is located to the east of the Hume Freeway between Albury and Lake Hume, and is the main urban growth area for the Albury region. Other key locations along the lake within these municipalities include Lake Hume Village (Albury) and Bonegilla (Wodonga).

Other key townships in the Lake Hume region include Huon, Tangambalanga and Kiewa (Indigo Shire) and Wymah and Bowna (Greater Hume). The Lake Hume region is located within three major tourism regions; Victoria's High Country, Murray Region and Riverina Murray.

F1. STUDY AREA



● Mitta Mitta

1.3. About Lake Hume

The Hume Dam was constructed by a consortium of New South Wales and Victorian Government agencies between 1919 and 1936, in response to a lengthy drought in the years prior. Hume Dam forms Hume Reservoir (also known as Lake Hume), an important part of the southern Murray Darling Basin and the main supply storage of the Murray River system. The catchment area is approximately 16,000sqm.

Releases from the reservoir supply water along the Murray to New South Wales, Victoria and South Australia for irrigation, stock, domestic and urban consumption. The primary role of Hume Reservoir is to regulate and conserve water for both human consumption and the environment. Secondary roles include hydroelectric power generation and flood mitigation. Hume Reservoir has also become an important recreation and tourist destination.

Hume Dam is jointly managed by Goulburn Murray Water and WaterNSW on behalf of the Murray Darling Basin Authority (MDBA). Management of Lake Hume is highly complex and involves multiple land managers, five LGAs and two state governments.

Whilst there has been little public or private sector activation of Lake Hume, there is untapped potential to transform the lake into a key recreation and tourism asset for the region.



2. INFORMING THE MASTERPLAN

2.1. Process

An overview of the process undertaken to prepare this Masterplan is presented below:

F2. PROJECT PROCESS



Project Commencement and Background

Review of national, state, regional and local research, strategies and policies.



Existing Situation Analysis



Consultation and Engagement

2 workshops with 34 community members, 8 1:1 discussions with key industry and government stakeholders and survey of 46 business owners and community members.



Preliminary Report

Masterplan Report



Business Cases, Concept Visualisation and Summary Pitch Document

2.2. Strategic Policy Context

47 national, state, regional and local policy and strategic documents were reviewed to inform the Masterplan. A full list of documents reviewed can be found in Appendix A.

State Context

Key themes that emerged through the review of Victorian and NSW State Government tourism strategies, as relevant to the activation of Lake Hume, include:

- Enhance landscapes and waterways to deliver immersive nature-based experiences;
- Deliver high quality supply of tourism products and experiences that meet market expectations;
- Invest in infrastructure and future planning to ensure the future prosperity of the visitor economy; and
- Build visitation demand through marketing and events to build awareness.

Additionally, recreational values are recognised and supported in Victorian State Government Water and Waterway planning.

Regional Context

A review of regional tourism strategies and plans relating to Victoria's High Country and the Murray Region revealed a common strategic focus on the product strengths of:



Water sports, fishing and cruising



Nature-based experiences



Cycle tourism



Food, wine and produce



Arts and cultural heritage

Victoria's High Country Destination Management Plan (DMP), Tourism North East, 2013-2023

The following objectives for achieving visitor economy growth in Victoria's High Country have been considered in the development of this masterplan:

- Own **cycle tourism** and be recognised as the premier bike destination in Victoria;
- Lead innovation in the **food, wine and beer** space, creating a competitive differentiator that drives tourism related visitation and yield opportunities throughout the region;
- Feature a range of attractive **nature-based tourism hubs** that act as visitation and yield draw cards for the entire region;
- Establish the region's **arts and culture** credentials to both diversify the demographic attracted to the High Country, and increase dispersal throughout the region; and
- Set industry best practice for the use of **digital technologies** in all aspects of the region's offering, delivering a superior visitor experience that differentiates it from competitors.

The DMP also identified a priority project to establish an attractive nature-based tourism offering associated with key regional waterways that have the potential to be future tourism drivers.

Murray Region Destination Management Plan (DMP), Murray Regional Tourism, 2018

The Murray Region DMP outlines following strategic themes that respond to contemporary trends and the region's product strengths, and are considered relevant to this masterplan:

- Promote and develop **the river** as the unique and essential element of the region's tourism offer, including passive, active and social uses of the river and its banks;
- Ensure that **nature-based** assets deliver high quality activities and experiences through improvements to infrastructure and the development of innovative tourism products;
- Strengthen and increase the prominence of **sport and recreation** tourism in the Murray through facility renewal and attraction of new investment in infrastructure;
- Improve the Murray's **food and drink** offer by encouraging primary producers to develop tourism infrastructure, promoting the use of local produce and the development of diverse and unique dining experiences;
- Provide unique Murray **heritage** experiences through improvement and modernisation of existing heritage icons and strengthening heritage interpretation;
- Promote an increase in year round visitation to the Murray through **event** facility investment and coordinated development and promotion of a series of events and conferences linked to the Murray's tourism strengths;
- To diversify the **accommodation** base in the Murray Region to appeal to a range of target visitor segments; and
- Ensure that the Murray provides **critical infrastructure** to maintain and strengthen accessibility for visitors to the region.

Additionally, the following projects directly related to Lake Hume are outlined in the DMP:

- Murray River Adventure Trail;
- Extend Wagirra Trail to Lake Hume; and
- Houseboats on Lake Hume.

Local Context

The 2021 Towong Shire Destination Management Plan (DMP) identified the need to undertake a masterplan for the activation of Lake Hume. The following themes supporting investment in Lake Hume were identified through a review of strategic policy documents from the five local governments surrounding the lake:

- Develop and grow the visitor economy;
- Diversify the current accommodation, product and experience offering;
- Encourage recreational use of lakes and waterways through provision of appropriate amenity, product and experience;
- Improve access to waterways through provision of appropriate facilities and infrastructure;
- Strengthen the relationship between the community and lakes and waterways; and
- Market and promote tourist and community recreational uses of lakes and waterways.

A number of existing projects across the Lake Hume region were identified through the strategic policy review. Relevant projects have been included in the Masterplan.

The following local plans and strategies were also reviewed to inform this project, including:

- Towong Shire Council Plan; 2021-25
- Towong Shire Economic Development Strategy, 2021;
- Our Bellbridge Masterplan, 2015;
- Tallangatta Tomorrow Masterplan, 2012

These strategies provide the context for future development in Towong Shire, specifically Tallangatta and Bellbridge. The strategic review revealed the objective for Towong Shire to achieve economic, tourism and population growth, with acknowledgement of the natural and local community values that need to be protected through future development. The opportunity for tourism and recreational development on and around Lake Hume has been recognised and supported in these documents.

Regional and Local Strategy Context Key Findings

There is strong policy and strategy support for investing in the Lake Hume visitor economy. Whilst the lake is used as an important irrigation storage basin, its role as a recreation and leisure facility is underutilised. Murray Regional Tourism and Tourism North East highlight the opportunities that exist for further activation of waterways in their respective regions and there exists substantial opportunity for Lake Hume to increase both land and water based activity by visitors. Investment in infrastructure to improve access and moorings within the lake will support on water cruising opportunities, whilst investment in recreation, parkland, accommodation and food and beverage on the foreshore will greatly improve the way the visitor interacts with Lake Hume and provide benefits for the Bellbridge and Tallangatta communities.

2.3. Local Insights and Aspirations

This masterplan was informed by consultation with the local communities residing near Lake Hume in Towong Shire. Consultation was conducted with the aim of understanding local values, opportunities for tourism and the visitor economy, and community recreation needs.

Details of the stakeholder engagement program have been demonstrated below.



Project Steering Group*

Meetings with the Project Steering Group* were conducted at the outset of the project and again at key milestones. This includes representative.



Internal Council Workshops

Internal Council Workshops were held with Council executives and Councillors at key project milestones.



1:1 Stakeholder Engagements

One to one stakeholder engagements with five key government agencies and two local industry representatives.



Community Forums

Two community forums, with 27 attendees in Bellbridge and 7 attendees in Tallangatta.



46 survey responses

Community and business survey, distributed by Council to members of the community and local operators.

*Project Steering Group included representatives from Regional Development Victoria, Goulburn Murray Water, Tourism North East, and local industry.

Key Findings - Local Values

Key findings and insights from local stakeholder engagement are summarised below:

- Support for further **residential expansion** of Bellbridge and Tallangatta, however future development needs to maintain the existing **village lifestyle and amenity**.
- Encourage **housing development that is unique** to the character of the area.
- Foster a strong sense of **community spirit** in Bellbridge and Tallangatta, including increased support for youth and community groups.
- Improved **safety** outcomes, through provision of additional policing and community services.
- Protection of Lake Hume's **natural beauty**, to maintain the current visual and recreational amenity for residents
- Preservation of the lake's **clean water quality and green natural environment**. There is a need to educate residents and visitor to develop a good community attitude towards environmental protection
- Continuation of the existing **recreational and water-based activities** that are currently enjoyed by the community, including boating, fishing and swimming.
- Strengthen the supply and delivery of food, retail and local service offerings.

Product and experience

- Expanded **water-based tourism offering**, such as a splash park, boat/paddle boat hire or sailing lessons.
- Increased **food and beverage** offering around Lake Hume, particularly in Bellbridge. This could include a permanent lake-front bar/restaurant/café, food trucks, wineries or take away food outlets.
- Investment in **nature based tourist attractions** such as a walking tracks and cycling tracks.
- Provision of a diverse range of **accommodation** options.
- Development of a wide range of **unique recreational products and experiences** such as a rope park, adventure playground, Ferris wheel or zip line.
- Expanded **retail offering** in Bellbridge that services both residents and visitors, including a supermarket and fuel station. Consideration should also be given to diversifying the retail offering to include local clothing and homeware producers.
- Improve the attractiveness and usability of **Bethanga Bridge** for visitors and residents. This may include lighting the bridge, or adding a cycle/walking track.
- Expanded calendar of **events** including on water events and holiday celebrations (e.g. Christmas, New Years Eve).
- Investment in a **conference centre** around Lake Hume within Towong Shire.

Infrastructure and amenity

- Ongoing **maintenance of foreshore areas**, including streetscape and public realm, walking tracks and picnic/BBQ areas.
- **Improved foreshore facilities**, including toilets, BBQs, tables and seating.
- Implementation of **The Narrows Project** and the need for stable water levels in Tallangatta.
- Increased provision of **community facilities**, including community meeting spaces in Bellbridge, and expanded walking and cycling trails.
- Expansion of **water access infrastructure** to support activities such as boating, fishing and swimming. This may include the development of wharfs, pontoons or additional moorings. Consideration should also be given to improved access to the lake for people with disabilities.
- Increased **public sport and play facilities** for the community, such as public reserves and parklands, playgrounds and sports centres.
- Provision of **visitor information** in Bellbridge and Tallangatta, including entry signs, maps and directional signage.
- Investment in **public transport** to improve connectivity within Towong Shire and the wider region.
- Improved **mobile and internet coverage**, to support businesses and improve resident quality of life.

Insights from Local Business and Community Survey

The local business and community survey provided insights into local aspirations and priorities for Lake Hume.

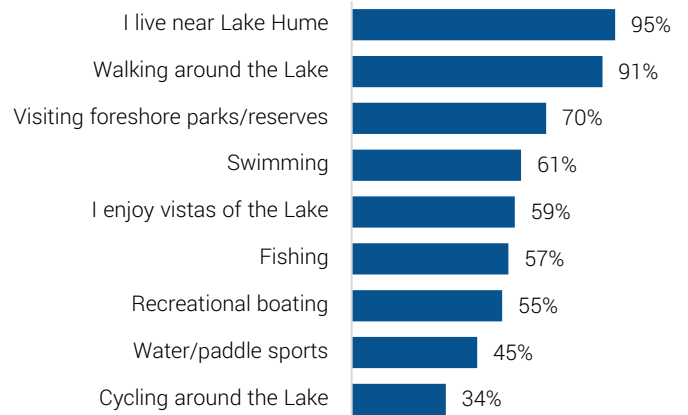
The 46 respondents to the survey represented residents and business owners from Bellbridge (50%), Tallangatta (26%) and Bethanga (11%), among others.

The survey revealed that most community members passively engage with Lake Hume, undertaking activities such as walking around the lake, visiting foreshore parks/reserves or enjoying vistas of the lake.

Over half of all respondents currently engage in water-based activities such as swimming (61%), fishing (57%) and recreational boating (55%) at Lake Hume.

Survey respondents indicated that when considering future opportunities to leverage Lake Hume to provide economic and social opportunities to the community, Council’s priorities for development should be improved infrastructure and services, resident attraction and better social and recreational opportunities for the community. These priorities will be considered in the development of the Activating Lake Hume Masterplan.

F3. EXISTING UTILISATION OF LAKE HUME¹



F4. PRIORITIES FOR DEVELOPMENT²



¹ Activating Lake Hume Community Survey, Urban Enterprise 2022. Q4. "How do you currently engage with or utilise Lake Hume? Select all that apply". N=44

² Activating Lake Hume Community Survey, Urban Enterprise 2022. Q13. "If Council is considering opportunities to leverage Lake Hume to provide economic and social opportunities to the community, what should be the

priority for development of the Lake and surrounding area? Please rank from 1 (most important) to 6 (least important)". N=42

2.4. Tourism Trends

Nature-based

Nature-based products and experiences are currently viewed as key strengths for Towong Shire, as well as for Victoria in New South Wales as a whole. The Towong Shire DMP outlines the vision for the Shire as **the leading destination to escape and immerse in nature and the outdoors**, identifying **the need to activate, harness and showcase key natural and waterway assets through investment and improved utilisation**. Growth in the nature based tourism sector was also identified as a strategic direction within a number of state and regional tourism plans.

The COVID-19 pandemic has accelerated consumer interest in mindfulness and reconnecting with nature. Growing opportunities therefore exist for new nature-based products and experiences¹. Nature-based tourism has potential to generate new avenues for visitor participation and spending, with the landscape of Lake Hume and its mountainous surrounds a key strength to be harnessed.

Nature-based accommodation has also become increasingly popular. This accommodation type is a more 'COVID-safe' option and represents an alternative to traditional accommodation for those seeking a more unique experience.

Caravan and Camping

Given the shift towards more local, frequent and affordable domestic holidays, caravan and camping travel has become attractive to a more diverse group of visitors, beyond the traditional grey nomad road tripper market segment. As a result, the number of recreational vehicles rose by 16.5% in June 2020, with Australian caravan production reaching a 30 year high in 2021².

Covid-19

Travel restrictions imposed due to the COVID-19 pandemic caused a 67% decline in domestic overnight trips between June 2019 / 2020. The visitor economy had yet to recover as of June 2021, with domestic overnight trips still 19% lower than June 2019³. The return of travel has been concentrated in the Holiday and VFR segments, in particular from short haul source markets, with a lower level of business travel.

Consumer's inability and hesitancy to travel internationally has led to a younger and more diverse domestic visitor market, who have time to travel longer distances and who seek exciting and contemporary tourism products and experiences⁴.

The rise in remote working also provides visitors with more flexibility to travel for more nights and not be constrained by annual leave or public holidays. The ability of destinations to capture these markets will depend on the availability of high speed internet and accommodation with appropriate business facilities.

Airbnb

Growth in the use of self-contained accommodation, such as Airbnb and Stayz, has outpaced investment in new hotels and motels. In 2017, the number of nights stayed in Airbnb and Stayz in Australia grew 9.6% whilst conventional hotels grew only 5.6%⁵.

42% of the Australian market would prefer to stay in self-contained accommodation (Airbnb and Stayz) during a potential future trip to the Murray⁶.

¹ Victorian Visitor Economy Masterplan Directions Paper, 2022

² Caravan Industry Association Australia, 2021

³ Tourism and Hotel Market Outlook 2021 – Edition 2, Deloitte Access Economics

⁴ Beyond COVID-19: Rise of Domestic Travel and Tourism in Australia, KPMG, 2021

⁵ Tourism and Hotel Market Outlook, 2018, Deloitte Access Economics

⁶ Murray region Audience Survey, Urban Enterprise 2022. Q23. With this travel party, what type of accommodation would you most prefer to stay at? Select up to three responses. N=2,032.

3. GOVERNANCE AND REGULATION

This section provides an overview of the governing bodies and stakeholders involved in managing Lake Hume, with the aim of highlighting the issues and opportunities associated with governing and regulating the lake.

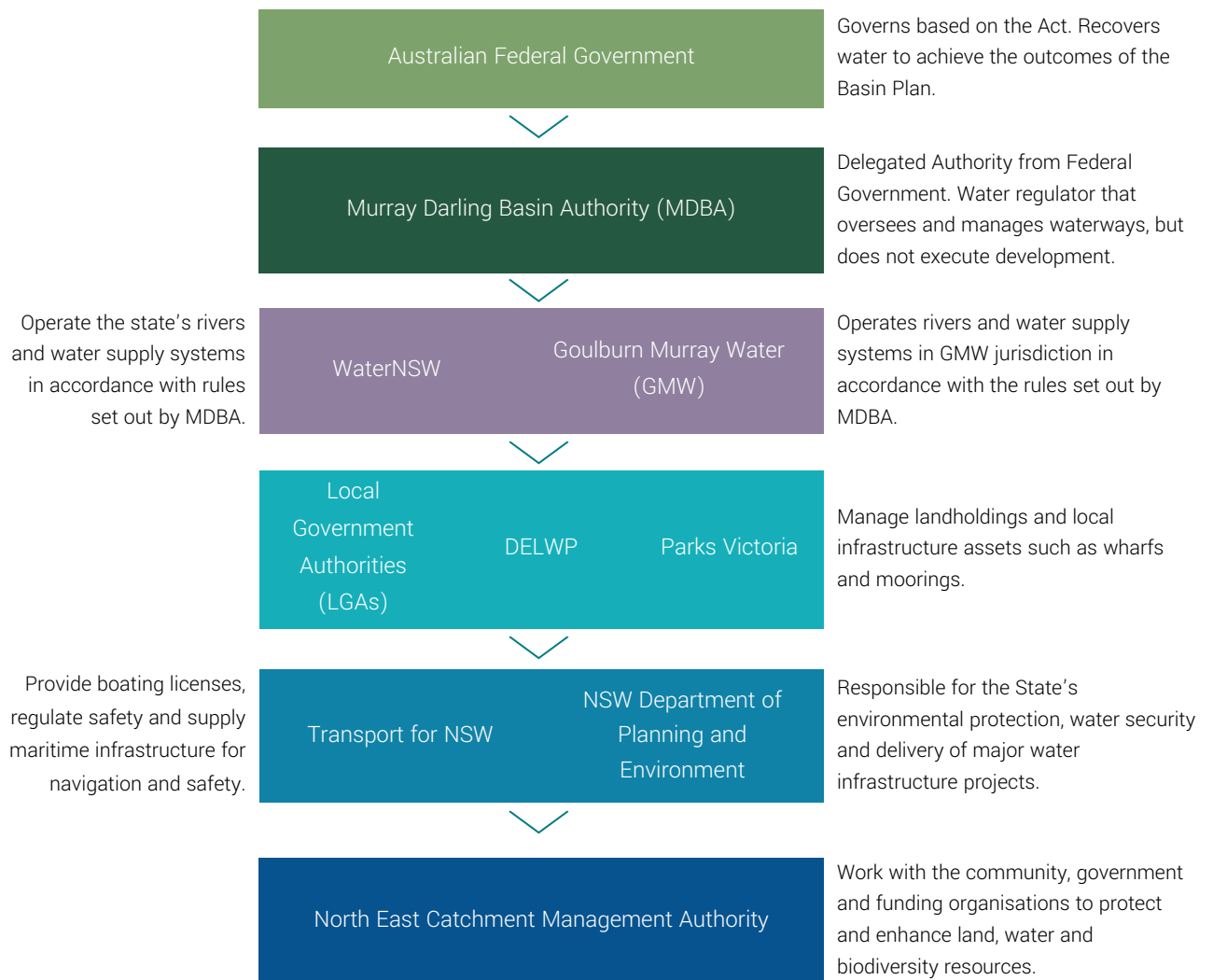
3.1. Overview

The governance and operation of Lake Hume is highly complex, due to the vested interest of two state governments and five local government areas. The Murray Darling Basin Authority (MDBA) oversees the management and operation of Hume Dam, however under the ‘joint partnership’, delegates these responsibilities to Goulburn Murray Water (GMW) and WaterNSW.

There are a number of other stakeholders involved in both land and on-water management for the lake, which causes confusion around responsibility and land ownership. This represents a barrier to investment in new infrastructure or products at Lake Hume, as investors may be discouraged by the difficult to navigate governance structure during the process of acquiring approvals, permits or information.

The governance hierarchy for Lake Hume is presented below. Whilst this demonstrates the general hierarchy, there is some overlap in roles and responsibilities.

F5. GOVERNANCE HIERARCHY



3.2. Policy Context

Table T1 outlines the key legislation and policy documents governing Lake Hume.

Lake Hume's principal purpose is to provide water for consumptive uses, with all water in the lake owned by the irrigators. Lake Hume plays a pivotal role in providing downstream water supply to the lower Murray Darling Basin and the key document governing the management of Lake Hume is the Murray Darling Basin Plan. This plan is administered by the MDBA, and determines water sharing allocations for users of the basin.

The Lake Hume Land and On Water Management Plan provides a strategic approach to managing the interests of all lake users, and considers the recreational, environmental and cultural values of Lake Hume.

T1. LEGISLATIVE AND OPERATIONAL FRAMEWORK

Title	Authority	Overview
Act / Regulation		
The Water Act 2007 (Cth) (the Water Act)	Australian Government	Provides the legislative framework for ensuring that the Murray–Darling Basin – Australia's largest water resource – is managed in the national interest.
The Murray–Darling Basin Agreement	Australian Government	A long-standing arrangement that sets out the rule for water sharing between the states in the southern basin, and outlines the rules for the way the Murray River is managed and operated. This governs the allocation of water to irrigators and other water users.
Murray Regional Environmental Plan No 2–Riverine Land (1994 EPI 121)	NSW State Government	Aims to conserve and promote the better management of the natural and cultural heritage values of the Murray River's riverine environment for the benefit of all users.
Management / Operation		
Murray Darling Basin Plan	MDBA	Aims to ensure that water is shared between all users in a sustainable way by setting the amount of water that can be taken from the Basin each year, while leaving enough for rivers, lakes and wetlands and the plants and animals that depend on them.
Lake Hume Land and On-Water Management Plan	GMW	Aims to improve Lake Hume's environmental, social and economic values, encourage safe access for recreational uses whilst ensuring long term water quality, improve planning processes and obtain broad-scale agreement between agency stakeholders.
Recreation		
Recreational Management Framework	WaterNSW	Aims to provide safe, appropriate and cost-effective recreational access and facilities for public use on selected lands and water storages.

3.3. Governance of Lake Hume

This section summarises the roles and responsibilities for stakeholders governing Lake Hume.

T2. GOVERNANCE ROLES AND RESPONSIBILITIES

Stakeholder	Level	Type	Roles and Responsibilities
Murray Darling Basin Authority	Federal	Delegated authority	<ul style="list-style-type: none"> Legally responsible for sharing water under the Agreement, however water orders are determined by the States. Responsible for overseeing the construction, operation and maintenance of the physical assets.
Goulburn-Murray Water	VIC	Statutory corporation under the Water Act 1989	<ul style="list-style-type: none"> GMW manages Victorian public lake bed and foreshore land on behalf of the MDBA. GMW is the boating authority for Victorian waters (all waters south of Bethanga Bridge), and delivers various projects and programs on behalf of the MDBA. As the designated Waterway Manager under the Marine Safety Act, GMW approves construction or placement of any moorings on Lake Hume (south of Bethanga Bridge). GMW is also primarily responsible for the project management and delivery of the Lake Hume Land and On-Water Management Plan. Responsible for managing grazing licences and other leases.
WaterNSW	NSW	State-owned corporation under the WaterNSW Act 2014	<ul style="list-style-type: none"> The designated management or constructing authority for Hume Dam. Responsible for maintenance, operation and management of the Hume Dam structure and storage operations.
DELWP	VIC	State government department	<ul style="list-style-type: none"> Referral authority for planning applications on behalf of the environment minister. Manager of some public land reserves and responsible for responding to crown land enquiries.
Parks VIC	VIC	State government agency	Responsible for managing parks and reserves around Lake Hume, including Mount Granya State Park, Mount Lawson State Park and Jarvis Creek Plateau Regional Park. Parks Victoria also lead the Murray River Adventure Trail project.
Local Governments	VIC/NSW		<ul style="list-style-type: none"> Manage local boat ramps and moorings. Manages public land and foreshore infrastructure (excl. Parks Victoria, GMW, DELWP and WaterNSW land).
Transport for NSW – Maritime	NSW	State government agency under the Transport Administration Act 1988	<ul style="list-style-type: none"> Boating authority for Lake Hume, north of Bethanga Bridge.
NSW Department of Planning and Environment	NSW	State government department	<ul style="list-style-type: none"> Blue green algal monitoring and response. Diversion licencing.
NSW Department of Primary Industries	Nsw	State government department	<ul style="list-style-type: none"> Reviews developments and proposals that may impact aquatic life.
North East Catchment Management Authority (NECMA)	VIC	Catchment management authority under the Catchment and Land Protection Act 1994	<ul style="list-style-type: none"> Coordinating integrated catchment management and sustainable land and water use in North Eastern Victoria.

3.4. Tourism Governance

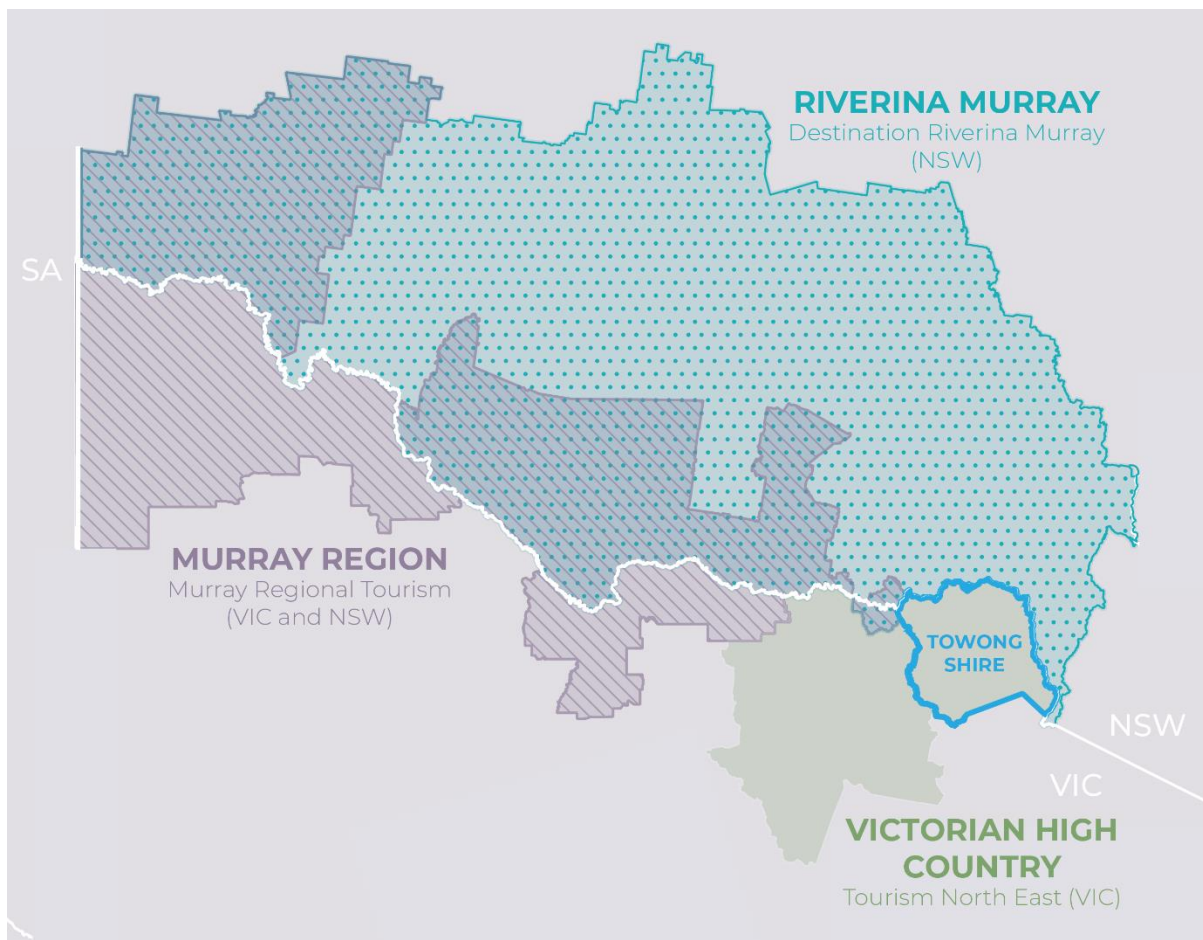
Lake Hume is located within three tourism regions, across Victoria and New South Wales, as detailed in the map below. This includes Tourism North East, Murry Regional Tourism and Riverina Murray.

The segregated nature of Lake Hume’s tourism management has led to a lack of ownership over the lake as a nature-based tourism asset. This has led to the underutilisation of the lake as a potential driver of tourism visitation. Constraints to tourism investment are exacerbated by the number of other stakeholders involved in the management of Lake Hume.

It is hoped that the Activating Lake Hume Masterplan will bring some further focus to Lake Hume’s tourism development and refinement of brand and marketing approaches.

Key Findings

Lake Hume has relatively low awareness as a tourism destination due to its lack of investment and lack of focused brand and marketing. Being split across five Local Government Areas, two states and three Regional Tourism Boards has led to Lake Hume missing out on focused tourism development activity that has occurred in other destinations in Australia. The lake is an underutilised asset by the regional population and there is opportunity for Towong Shire to provide leadership in defining a future vision and tourism development needs of the lake for the benefit of its local population and business base.



4. LAKE HUME PHYSICAL CONDITIONS ASSESSMENT

4.1. Overview

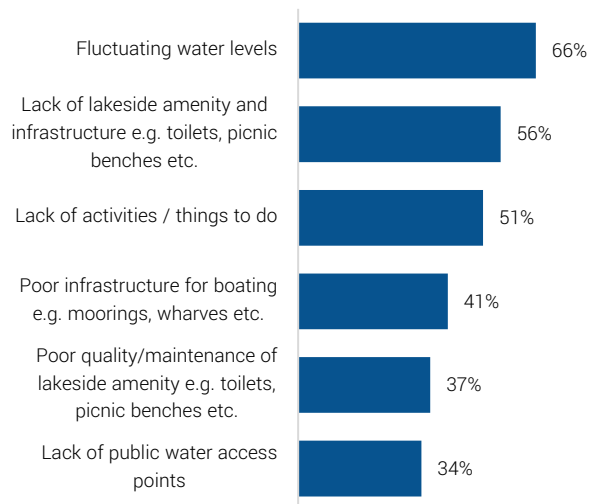
Lake Hume is an impressive body of water, held by a large dam wall. The glassy water of the lake and the rolling hills and mountains that surround inspire a feeling of immersion in nature.

Anecdotally, a large amount of visitation to Lake Hume is for undertaking water-based activities, such as water sports, boating and swimming. Lake Hume is an attractive location for fishing, for both locals and visitors. The freshwater specialities of Lake Hume are the Murray Cod, Rainbow Trout, Redfin and Golden Perch. Off the water, the lake’s foreshore areas provide spaces for visitors to enjoy a picnic, have a barbeque and enjoy the mountain views.

The businesses and community survey revealed that most residents perceive the main detractors of visitation to Lake Hume to be the fluctuating water levels, lack of lakeside amenity and infrastructure, and a lack of activities. Over a third of all respondents indicated that there is poor maintenance of recreational and boating amenity and infrastructure at Lake Hume, and a lack of public water access points.



F6. MAJOR DETACTIONERS OF VISITATION TO LAKE HUME¹



¹ Activating Lake Hume Community Survey, Urban Enterprise 2022. Q16. "What do you see as the main detractors of visitation to Lake Hume? Select all that apply". N=41

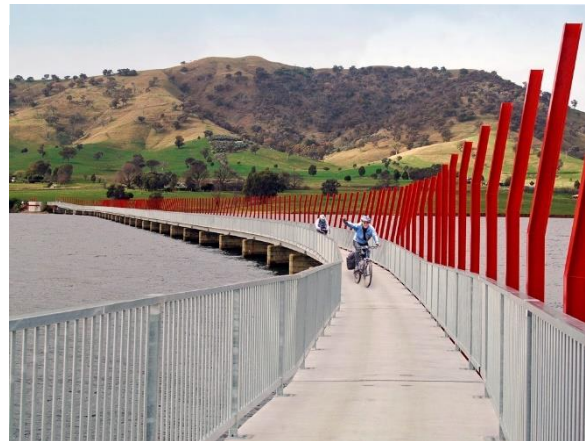
4.2. Access and Infrastructure

Infrastructure is critical to support access to Lake Hume and the surrounding region. The map on the following page details the existing infrastructure in the region.

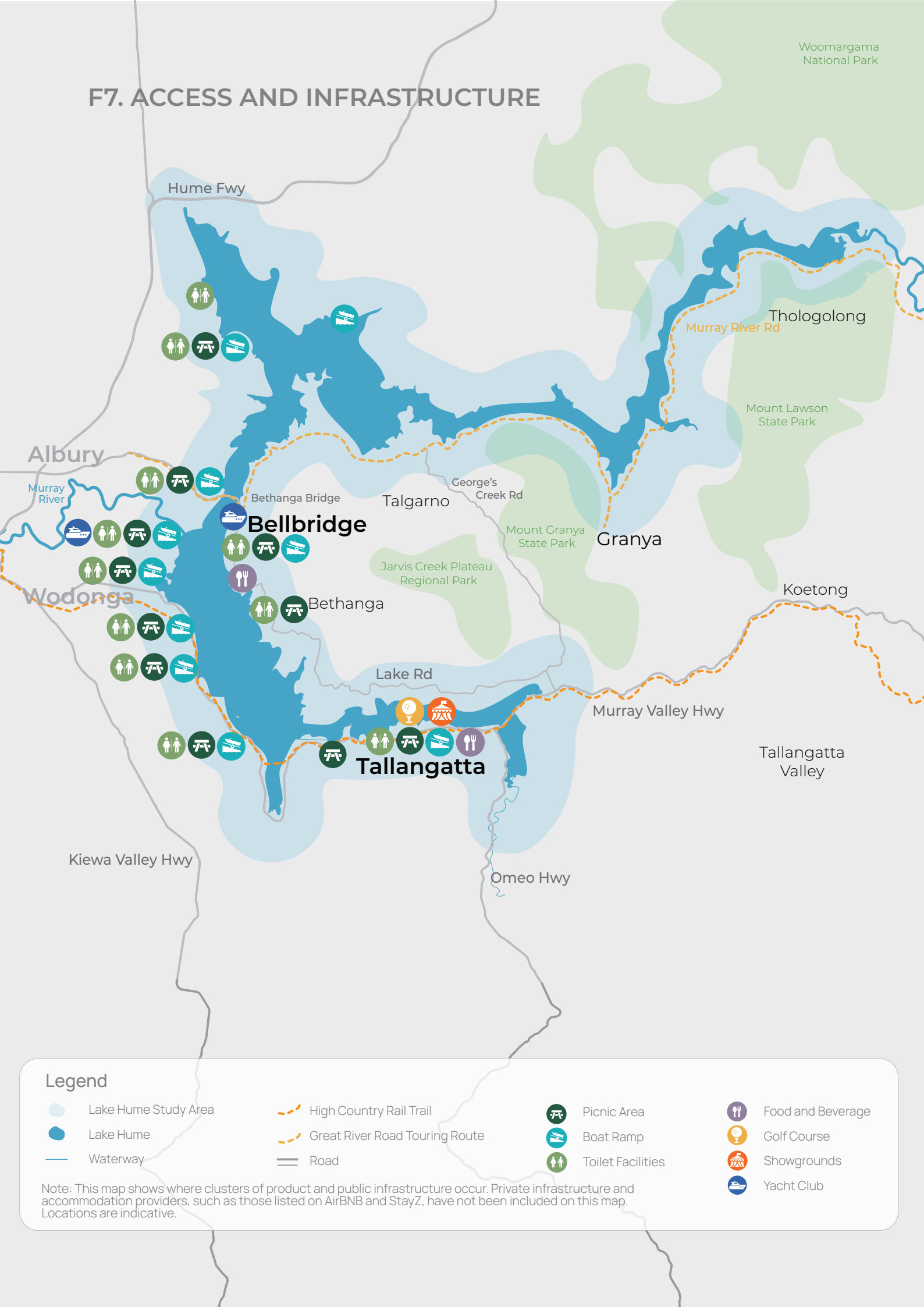
Transport and access routes in the Lake Hume region largely align with key towns. In Tallangatta, the Murray Valley Highway and High Country Rail Trail run through the town from Wodonga in the west, to Shelley in the east. In addition, access between Bellbridge and Albury is made possible via the Bethanga Bridge, which crosses Lake Hume. Whilst larger towns are well catered for by the existing road network, access between Lake Hume and the smaller towns along the north of the Lake Hume region in Greater Hume relies on smaller-scale roads and the Great River Road Touring Route.

The provision of recreational and water-based infrastructure at Lake Hume is concentrated in Albury-Wodonga, given the large population base of the two centres who need to be accommodated. The sparsity of water-based and foreshore infrastructure in Bellbridge is likely attributable to the smaller population and lower annual visitation received by the town. Furthermore, whilst Tallangatta has higher-quality road infrastructure and greater provision of water-based amenity, investment into more formalised water access infrastructure at the yacht club is needed to increase its potential as a visitor destination.

Access and infrastructure improvements are expected to make Bellbridge and Tallangatta more attractive visitor destinations. Therefore, to service an increase in visitors and residents, improvements to road and access infrastructure will need to occur concurrently with investment in water-based and recreational infrastructure.



F7. ACCESS AND INFRASTRUCTURE



Woomargama National Park

Hume Fwy

Thologolong

Murray River Rd

Mount Lawson State Park

Albury

Murray River

Bethanga Bridge

Talgarno

George's Creek Rd

Bellbridge

Mount Granya State Park

Granya

Jarvis Creek Plateau Regional Park

Wodonga

Bethanga

Koetong

Lake Rd

Murray Valley Hwy














Tallangatta

Tallangatta Valley

Kiewa Valley Hwy

Omeo Hwy

Legend

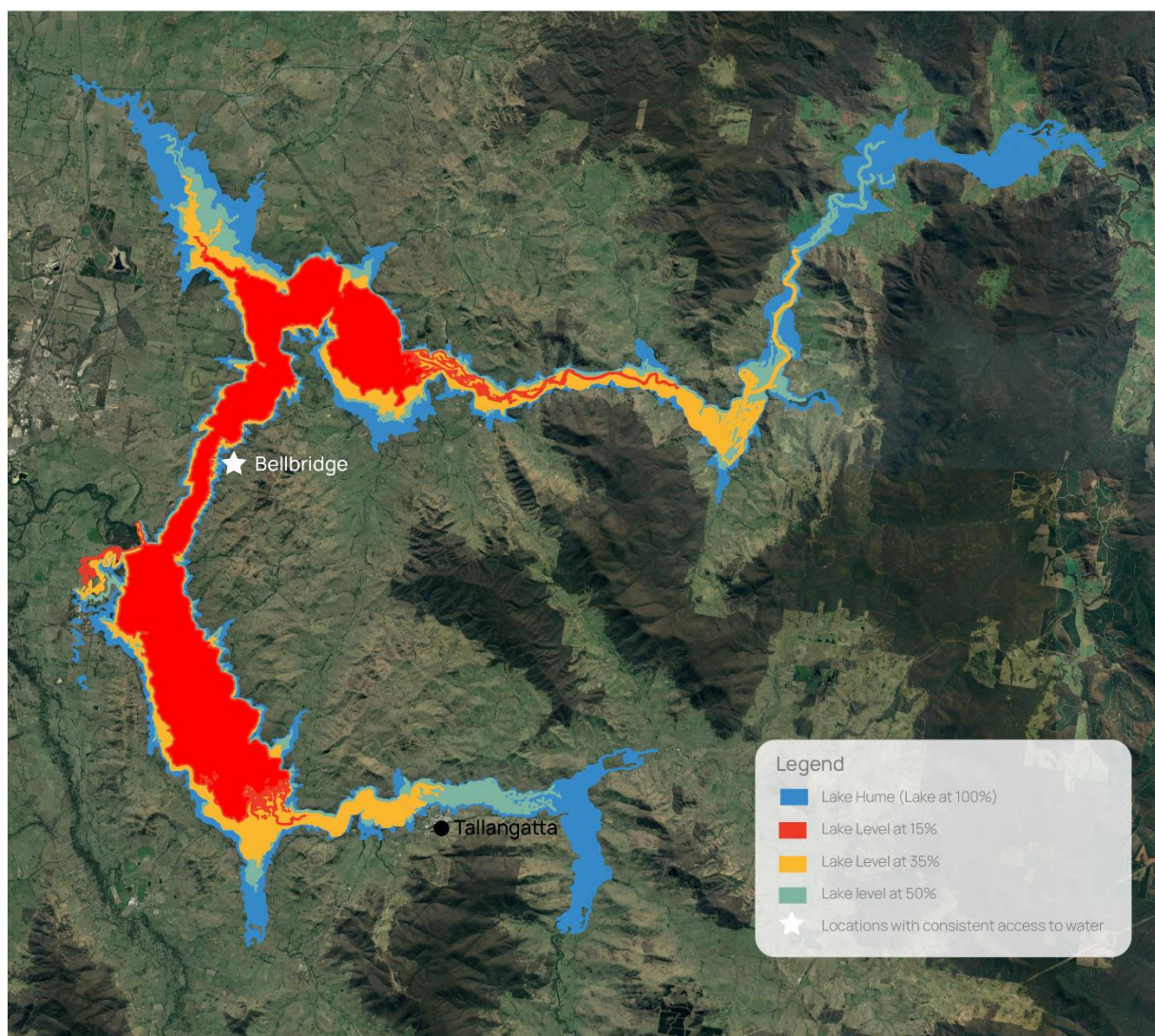
-  Lake Hume Study Area
-  High Country Rail Trail
-  Picnic Area
-  Food and Beverage
-  Lake Hume
-  Great River Road Touring Route
-  Boat Ramp
-  Golf Course
-  Waterway
-  Road
-  Toilet Facilities
-  Showgrounds
-  Yacht Club

Note: This map shows where clusters of product and public infrastructure occur. Private infrastructure and accommodation providers, such as those listed on AirBNB and StayZ, have not been included on this map. Locations are indicative.

4.3. Water Access and Water Levels

As a result of the lake’s primary role as a water storage, the water level at Lake Hume is highly variable. There is little ability to influence the release of water for purposes other than downstream irrigation.

The map below demonstrates the water access for the Lake Hume region at a range of different storage levels. This highlights that whilst Tallangatta quickly loses access to water, water access at Bellbridge remains reasonably consistent. As such, water access infrastructure investment should be focused towards Bellbridge, which has more reliable access to water.



The Narrows Project

The idea of a weir at “The Narrows” has been the subject of discussion in the Tallangatta community for many years. The purpose of a weir would be to deliver more consistent water levels at Tallangatta over the peak tourist season, to provide recreation and tourism benefits to the town.

A feasibility study undertaken in 2017 found that the estimated benefits from the project do not outweigh the high capital cost, water evaporation losses and ongoing operational and maintenance costs of The Narrows Project. For the project to be feasible, there would need to be a greater magnitude of tourism, residential development or population growth impacts, the identification of new economic impacts or the establishment of a willingness to pay by recreational users. As such, the project cannot be supported by Government authorities and is unlikely to be realised.

5. VISITOR ECONOMY ASSESSMENT

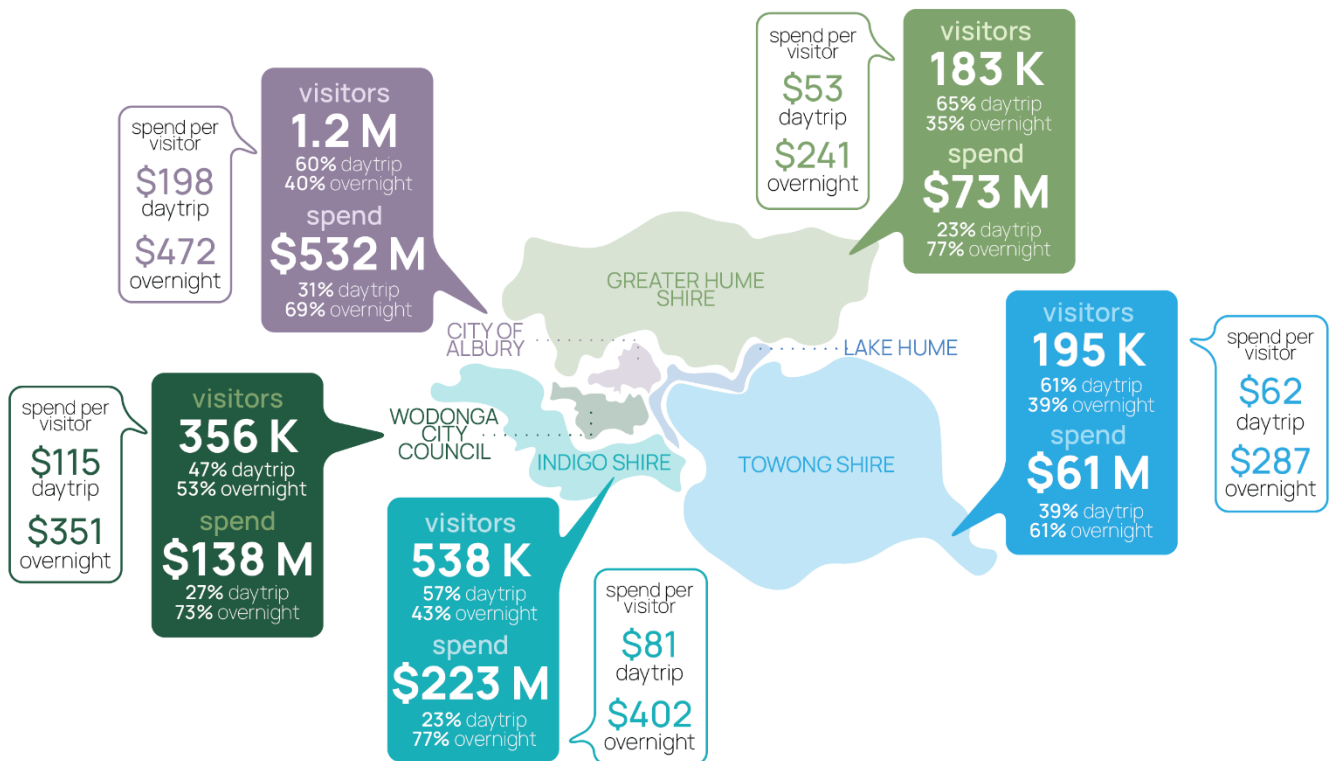
5.1. Visitor Economy Context

The visitor economy of Towong Shire sees an average of 195,000 annual visitors with \$61 million in spend. The average spend per visitor for a daytrip is \$63 with overnight at \$287.

Towong Shire has a considerably smaller visitor economy when compared to surrounding LGAs, this is depicted in the map below. The average annual spend is half that of Wodonga City Council and is substantially lower than Indigo Shire and the City of Albury.

The visitor economy data of Towong Shire (see next page) indicated that 48% of visitors were motivated to visit the shire for holiday purposes.

In addition, visitors would mostly stay in lower quality accommodation, with a large majority of visitors (30%) staying at a friend or relative's property. This indicates a lack of commercial high-quality accommodation within the Shire. Furthermore, activities conducted by visitors while on holiday are largely food or nature based, not water activity based. This highlights that whilst Lake Hume is one of the largest inland water bodies in Australia, it is generating little visitation and its impact on the Towong Shire economy is currently limited.



VISITOR ECONOMY CONTEXT

MAIN MOTIVATION FOR VISIT



48%
Holiday



31%
Visiting Friends
and Family



12%
Business

ACCOMMODATION



30%
Friends/Relatives
Property



24%
Caravan/Camping
(non commercial)

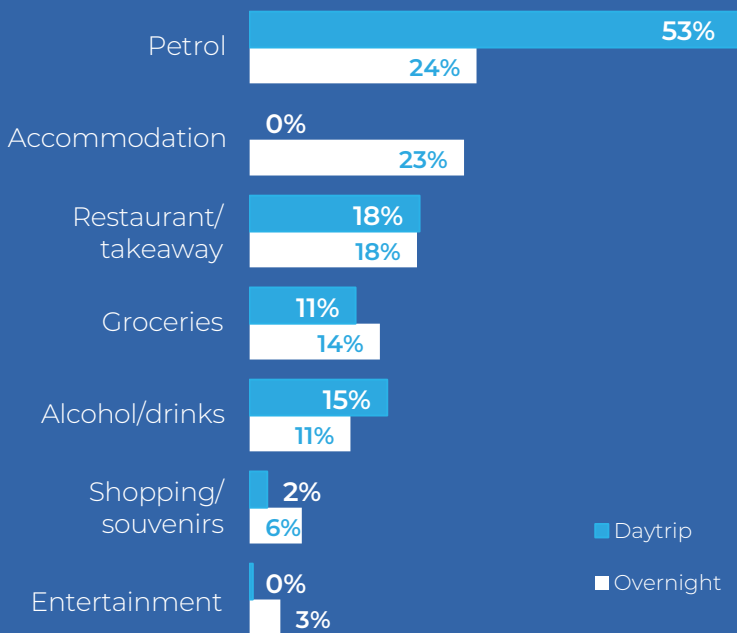


24%
Caravan Park/
Commercial
Campground

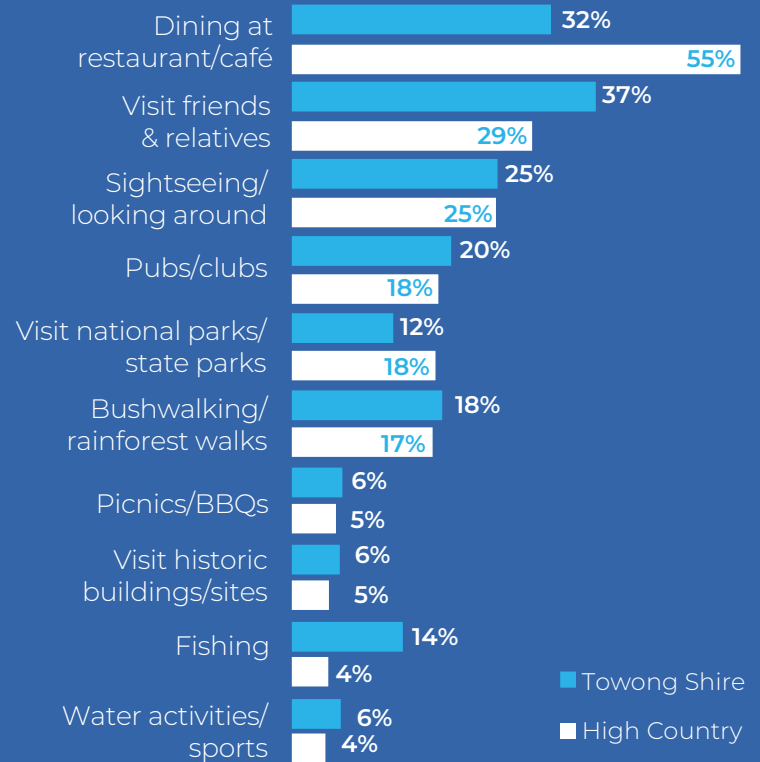


15%
Hotel/Motel/
Motor Inn

AVERAGE SPEND BY CATEGORY



ACTIVITIES



AVERAGE SPEND PER VISITOR



Daytrip



Overnight

\$62
Towong
Shire

\$91
High
Country

\$287
Towong
Shire

\$473
High
Country

5.2. Current Product and Experience Offering

Figure F9 (over page) displays the current product and experience offering in the Lake Hume Lake Hume region. There are currently very few visitor market products or experiences available that leverage off Lake Hume. At present, the lake is primarily utilised for recreational fishing and boating, including water sports such as water skiing and wakeboarding. There is some existing supporting infrastructure (i.e. boat ramps) around the lake to service these groups. Additionally, there are a number of foreshore areas around Lake Hume that provide visitors with amenities such as toilets and picnic tables.



The existing product offering in the Lake Hume region is dominated by food and beverage, primarily in the form of cafes, bakeries and pubs. Websters Estate is the only winery in the Lake Hume region.

Accommodation around the lake is limited to motels and caravan parks. There are four tourist parks located around Lake Hume, including the Lakelands Caravan Park in Tallangatta. Community consultation highlighted that motel accommodation in Tallangatta is frequently at capacity, utilised for short-term worker accommodation. Generally, accommodation in the Lake Hume region is heavily concentrated in the towns of Albury-Wodonga.



The lack of commercial activation at Lake Hume, such as contemporary visitor accommodation, food and beverage, retail or experiences, acts as a barrier to attracting visitors. Additionally, there is a missed opportunity to extend length of stay and grow visitor spend from existing visitors to the lake. This is in stark contrast to nearby Albury and Wodonga, which both contain a large and growing offering of contemporary accommodation, dining, retail and arts and culture experiences. The visitor economy of the region is therefore highly concentrated in these two centres.

F9. PRODUCT AND EXPERIENCE OFFERING



Product & Experience Offerings

- | | | | |
|--|---------------------------------|---|--|
| 1 Albury - Wodonga Yacht Club | 5 Websters Estate | 9 The Kurrajongs | 13 Tallangatta Cafes and Bakery |
| Lake Hume Angling & Social Club | 6 Bethanga Hotel | 10 Discovery Parks - Lake Hume VIC | 14 Victoria Hotel Tallangatta |
| 2 Lake Vue Cafe | 7 Hotel Granya | 11 Tallangatta Motor Inn | Tallangatta Hotel |
| 3 The Boat Shed Lake Hume | 8 Cotton Tree Campground | 12 Lakelands Caravan Park | 15 Pigs Point |
| 4 Discovery Parks - Lake Hume NSW | | | |

Legend

- | | | | |
|----------------------|--------------------------------|--------------|-------------------|
| Lake Hume Study Area | High Country Rail Trail | Motel | Restaurant / Pub |
| Lake Hume | Great River Road Touring Route | Caravan Park | Cafe / Bakery |
| Waterway | Road | Free Camping | Wineries |
| | | | Yacht / Boat Club |

Note: This map indicates commercial product and does not include private accommodation providers, such as those listed on AirBNB and StayZ. Locations are indicative.

5.3. Product and Experience Development Opportunities

Existing Assets

There are a number of existing products and assets in Towong Shire that could be utilised and enhanced to support tourism growth. Responses to the community and business survey revealed that the Hume Boat Club, Bethanga Bridge and Bellbridge's Lake Hume Picnic Area are perceived to have the most potential for attracting visitation. The foreshore reserve and Lakelands Caravan Park were identified as the most significant assets for Tallangatta.

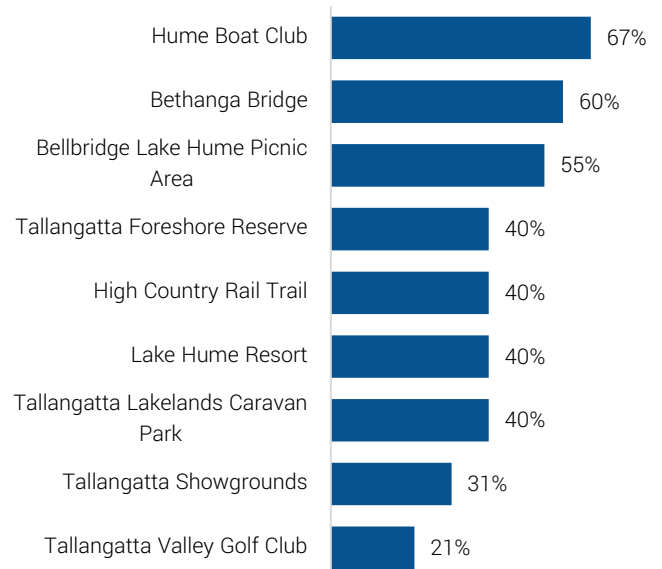
These responses suggest that there is potential for localised tourism hubs at both the Bellbridge and Tallangatta foreshores.

Future initiatives

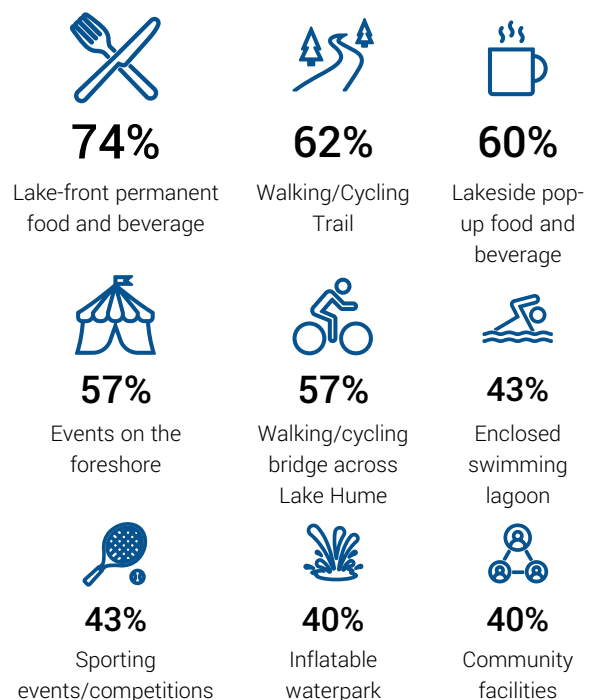
The key opportunities identified by survey respondents for Lake Hume centred around food and beverage, walking, cycling and events. Two of the top three initiatives identified by the community relate to food and beverage, with the majority of survey respondents indicating that the initiative most likely to improve the economic performance of Lake Hume is a permanent lake-front offering. This reflects a key product gap for both Tallangatta and Bellbridge.

Survey respondents also indicated a need for increased investment in walking and cycling product. This aligns with Towong Shire's existing tourism offering and comparative strengths in active and nature-based experiences. Additionally, walking and cycling investment is needed to provide the community with recreational amenity.

F10. EXISTING ASSETS TO SUPPORT TOURISM GROWTH¹



F11. RECREATION AND TOURISM INITIATIVES²



¹ Activating Lake Hume Community Survey, Urban Enterprise 2022. Q14. "Which of the following existing tourism products and assets could be further enhanced to support tourism growth? Select all that apply". N=42

² Activating Lake Hume Community Survey, Urban Enterprise 2022. Q15. "Which of the following initiatives do you think would improve the economic performance of Lake Hume as a recreation and tourism asset? Please select up to 5.". N=42

5.4. Case Studies

This section provides an overview of key case study lake destinations across Australia, to identify the attributes of successful destination and the types of infrastructure and tourism products that could be developed to optimise visitation and yield at Lake Hume.

METUNG, GIPPSLAND LAKES

Metung is a town located on the Gippsland Lakes, a network of lakes, marshes and lagoons in East Gippsland, Victoria. Metung is located approximately four hours' drive from Melbourne.

Activities

Metung is a known destination for water sports, fishing, boating and kayaking. Boat hire businesses operating in Metung provide visitors with the opportunity to hire yachts, motor cruisers and day boats. A range of water-access infrastructure exists in the town to support water-based activities, including a boat ramp, pier, marina and jetty.

Other popular activities undertaken include golf and casual walking. Metung Hot Springs is a planned future tourism development for the town, that will offer spa and wellness activities.

Accommodation

Metung has a wide range of accommodation, dominated by lake front holiday rentals and self-contained accommodation, as well as caravan parks and camping. Metung's boutique accommodation offering comprises farm houses, and the future aqua pods, glamping and country club accommodation that will be offered at the Metung Hot Springs.

Food and Drink

Metung's food and beverage offering includes cafes, restaurants and pubs, including lakefront dining. The town's food and beverage offering strongly focuses on providore and local produce. Additionally, several wineries are located within a short drive of the town.

Events

Metung hosts a range of events throughout the year, including the regular Metung market, the East Gippsland Winter Festival, the Metung Summer Wellness Series, and the Feast on East Food Festival



The Moorings at Metung



Metung Hotel



East Gippsland Winter Festival, Metung

LAKE NAGAMBIE

Lake Nagambie is a reservoir across the Goulburn River, held by the Goulburn Weir. The town of Nagambie sits on the shore of the lake, and is located under 2 hours' drive from Melbourne

Activities

The Lake Nagambie water front area has received significant amenity improvements in recent years, and comprises a lookout, boardwalk, playground and reserve.

Sailing, fishing and water sports are popular activities undertaken on Lake Nagambie. A commercial boat hire operator is located on the lake, offering hire of tinnies, pontoon boats, canoes, kayaks, stand up paddle boards and pedal boats. These activities allow visitors to take in the area's unique natural habitat and wildlife from the water.

Accommodation

The Lake Nagambie accommodation offering includes a waterfront motel and lake front self-contained accommodation (AirBnBs). Nagambie also offers motels, a caravan park and a hostel within close proximity to the lake. Michelton winery provides a luxury, high-end accommodation offering.

Food and Drink

Nagambie's food and drink offering includes both restaurants and casual cafes and bakeries.

The newly developed Nagambie brewery and distillery provides the town with a contemporary food and beverage experience, and has helped to lift the overall quality of Nagambie's dining scene. Additionally, the Mitchelton and Tahbilk Wineries are located in close proximity to the town.

Events

The Nagambie Lakes Regatta Centre and Rowing Course is a major driver of visitation to the town. The Regatta Centre precinct hosts major rowing, fishing and canoeing title competitions every summer.



Nagambie Waterfront Walk



Lake Front Holiday Rentals



Nagambie Brewery and Distillery



Go Adventure Boat Hire

LAKE JINDABYNE

Lake Jindabyne is a major dam across the Snowy River in New South Wales, which operates primarily for the purpose of hydroelectricity generation. The lake is located five hours' drive from Sydney, and is primarily accessed from the town of Jindabyne. Like Lake Hume, Lake Jindabyne experiences water level fluctuations when the dam is emptied.

The region attracts year-round visitation due to the proximate ski resorts at Kosciusko National Park, including Thredbo, Perisher and Charlotte Pass.

Activities

Lake Jindabyne is a popular destination for sailing, fishing and water sports, and has a reputation as the best place to catch trout in Australia. There are five boat ramps around the lake, of which only one is formalised. Other popular nature-based experiences include hiking Mount Kosciusko and biking the scenic mountain trails. Lake Crackenback Resort and Spa offers a range of activities including spa and wellness and golf.

Accommodation

Lake Jindabyne has a wide accommodation offering, including two lakeside caravan parks, a number of ski lodges and motels, as well as lake front self-contained accommodation.

Further west of the lake towards Mount Kosciusko, there are a number of luxury accommodation establishments, including eco-accommodation, high-end ski lodges and the Lake Crackenback Resort and Spa.

Food and Drink

Jindabyne's food and beverage offering includes contemporary cafes, restaurants and bars. The region also contains a number of more boutique offerings, such as farmgate restaurants, distilleries, breweries and wineries.

Events

Events in the Lake Jindabyne region primarily revolve around sports, such as cycling and trail running.



Lake Jindabyne



Crafters Eco-Accommodation



Mt Kosciuszko Walking Track



Wildbrumby Distillery and Cafe

QUEENSTOWN, NEW ZEALAND

Queenstown is a large town in New Zealand's south island, set on the shores of Lake Wakatipu. The town is one of New Zealand's major visitor destinations. In Winter, Queenstown is a hub for skiers and snowboarders visiting The Remarkables and Coronet Peaks.

Activities

Lake Wakatipu is commonly utilised for boat cruising, jet boating and fishing, and is a known destination for water-based adventure sports. There are a number of commercial operators offering charter, hire and guided tour services for these activities.

Lake Wakatipu's foreshore area has received significant investment. The area includes a beach, playground and expansive gardens and walking trails, with a commercial paddle boat operator located on the beach front. Further activation of the lake has been achieved through gondola ride, lookout and trail experiences that offer unique vistas of the lake.

Additionally, surrounding the Queenstown Beach foreshore area are a number of luxury retail stores, restaurants, art galleries and the well known Ice Bar. Further east, Kelvin Heights Peninsula has been developed for use by a golf club, yacht club and croquet club.

Accommodation

Queenstown's accommodation offering is dominated by self-contained accommodation, hotels and ski lodges, as well as backpacker's hostels, bed and breakfasts and holiday parks that offer something to suit the needs of all visitors.

Several high-end accommodation operators are located around Lake Wakatipu including chained-brand hotels and resorts, wellness retreats and luxury boutique accommodation. lake front campsites also exist in a range of locations.

Food and Drink

Queenstown provides a range of food and dining experiences, including casual restaurants and cafes, international cuisine and fine dining.

A number of food and drink experiences have been developed that leverage off Lake Wakatipu. These include a restaurant on Queenstown Beach, a floating bar, as well as numerous up-market restaurants in Queenstown's wharf area.



Paddle boats, Lake Wakatipu



The Bathhouse, Queenstown



Perky's Floating Bar



Hilton Resort and Spa

5.5. Market Demand

Existing market

In August and September 2014, Transport Safety Victoria conducted a survey of 1,035 Victorian registered boaters, with the aim of understanding Victorian recreational boaters' behaviour and attitudes regarding safety, waterways and boating infrastructure.

42% of the Victorian boating market indicated that they had boated on Victorian inland waterways in the past 12 months. Across those who boated on inland waters, only 3% said they boated on Lake Hume. The most popular bodies of water were Lake Eildon (25%), followed by The Murray River (20%)¹.

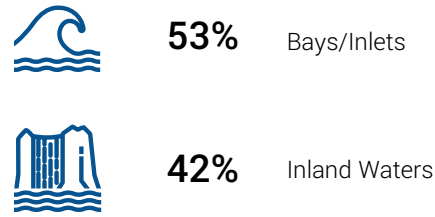
As the main activity undertaken on Lake Hume, the low utilisation of the lake by recreational boaters reflects the comparatively small visitor market of the Lake Hume region. However, the high popularity of inland waterway boating and activities such as fishing and water skiing, presents an opportunity to attract additional visitation from this market into the future.

Consumer Awareness from Potential markets

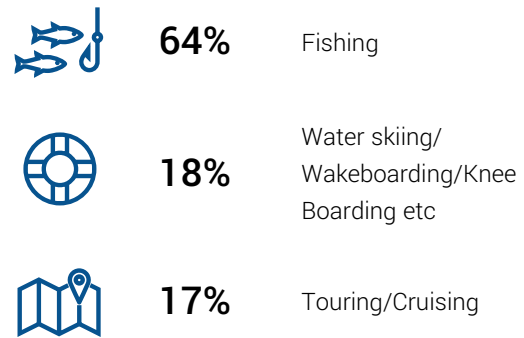
A representative sample of the Australian market demonstrated low awareness of Lake Hume, with 28% of the Australian population having heard of the lake². Conversely, there is very high awareness of other waterways in the region such as the Murray River (73%) and the Darling River (57%), which traverse multiple states, have strong branding and a more developed product offering.

This reflects the lake's popularity with habitual visitor markets who own their own boats or holiday homes and visit the region regularly. There is, however, untapped potential within the broader market. This is in part due to a lack of commercial activation of the lake, as well as unclear marketing.

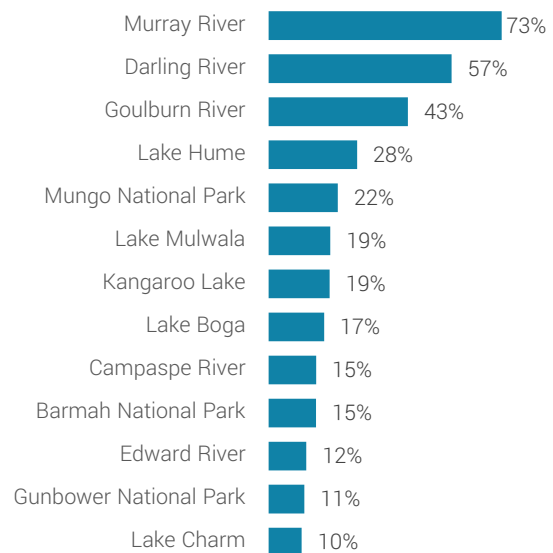
F12. MOST COMMON WATERWAYS FOR BOATING



F13. PURPOSE OF BOAT TRIP



T3. CONSUMER AWARENESS OF MURRAY REGION WATERWAYS³



¹ Boating Behaviour, Transport Safety Victoria, 2015

² Murray region Audience Survey, Urban Enterprise 2022. Q10. Which of the following nature-based destinations have you heard of in the Murray region? Select all that apply. N=2,041

³ Murray region Audience Survey, Urban Enterprise 2022. Q10. Which of the following nature-based destinations have you heard of in the Murray region? Select all that apply. N=2,041

Preferred Experience

When visiting the Murray, the Australian market has a high preference for a holiday experience where they can relax in beautiful accommodation (51%), undertake general sightseeing (51%), and have high quality food and drink experiences (48%).

In addition, a feeling of immersion in nature, escaping from the city and exploring natural locations is important to the market.

It is critical for future investment in tourism product and experience around Lake Hume to consider the desired holiday experience visitors seek from the lake, including:

- Contemporary and high quality dining experiences;
- Provision of high quality accommodation, including secluded lake front offering;
- Nature-based activities and experiences; and
- Spa and wellness activities.

Interest in Waterway Experiences

Market research survey respondents indicated that the most appealing waterway experiences in the Murray region are nature walks along the river (41%), cruising (35%), swimming (35%), wildlife cruising (34%) and staying on a houseboat (33%).

Passive water-based experiences, such as nature-walks and taking a cruise have broad market appeal. More active experiences, such as canoeing/kayaking and fishing are also popular with a significant portion of the market.

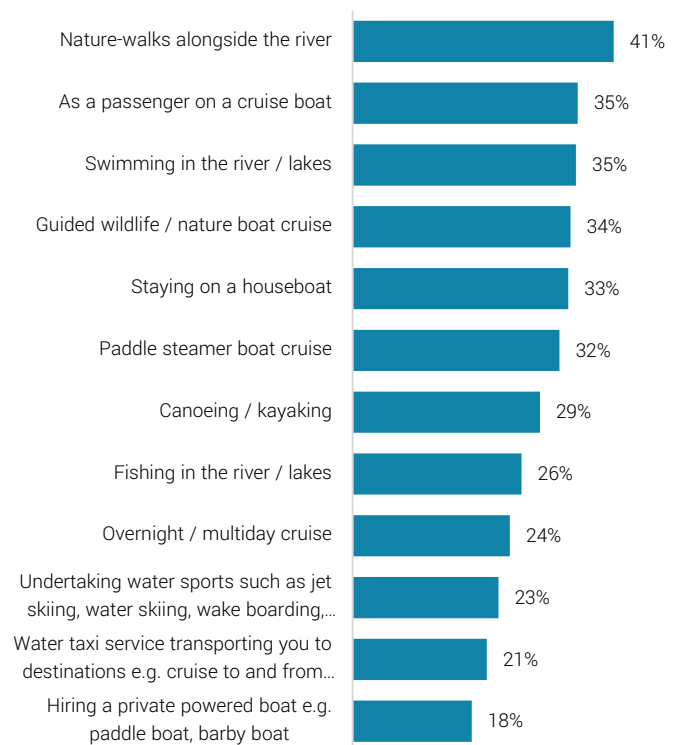
Lake Hume has key strengths in passive water-based experiences such as nature walks, swimming and fishing. There is an opportunity to expand the offering of these experiences at Lake Hume to meet the needs and preferences of the Australian market.

Water sports and hiring a private powered boat were less popular, capturing the interest of around a fifth of the Australian market. The market for these more niche experiences still represents a significant portion of the Australian visitor market that can potentially be captured by Lake Hume.

F14. PREFERRED EXPERIENCE WHEN VISITING THE MURRAY REGION¹



F15. INTEREST IN WATERWAY EXPERIENCES²



¹ Murray region Audience Survey, Urban Enterprise 2022. Q20. Thinking of a future trip you may take to the Murray region. How would you describe your preferred holiday experience(s)? (select all that apply) N=2038

² Murray region Audience Survey, Urban Enterprise 2022. Q33. Which of the following water-based experiences would you be likely to undertake in the Murray region? Select all that apply. N=2,041

Motivating Potential Visitors

In March 2021, Urban Enterprise undertook the High Country Waterways Market Research. A survey of 568 Victorian Residents with the aim of exploring the importance of inland waterways to the overall High Country visitor experience and whether lakes and rivers motivate visitation to this region.

Survey respondents who had not visited an inland river or lake in the past 2 years indicated passive experiences would motivate them to visit the region. Passive experiences identified by this market include experiences such as having a picnic by the river (64%), a general visit that doesn't include a water-based activity (51%) and camping beside a waterway (28%).

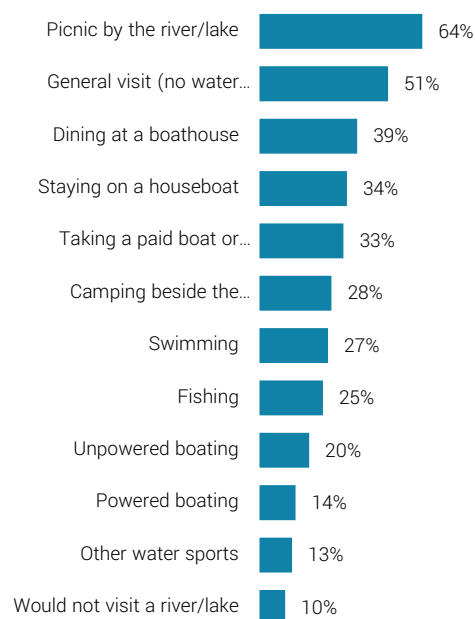
On-water experiences were also highly motivating for this market, including dining in a house boat (39%), staying in a houseboat (34%) and taking a paid boating experience (33%).

Activities Undertaken By Past Visitors

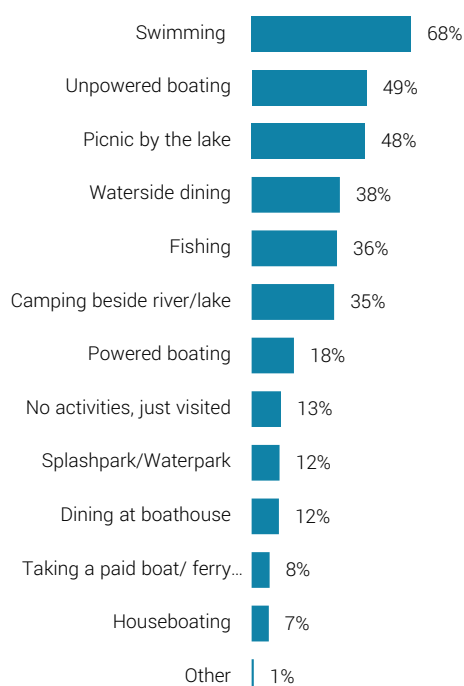
Active, on-water experiences are popular amongst past visitors of inland waterways in the High Country. These experiences include swimming (68%), unpowered boating (49%), fishing (36%) and powered boating (18%).

Passive experiences, such as lake or river side picnics (48%), dining (38%) and camping (35%) were also popular amongst a significant portion of the past visitor market.

F16. MOTIVATING FUTURE VISITS TO HIGH COUNTRY WATERWAYS¹



F17. ACTIVITIES UNDERTAKEN ON PAST VISIT TO A HIGH COUNTRY WATERWAY²



¹ High Country Waterways Market Research, Urban Enterprise 2021. Q12. Thinking about your potential recreational daytrip or overnight trips to regional Victoria in the next 2 years. Would you consider visiting an inland waterway to undertake any of the following activities? N=148

² High Country Waterways Market Research, Urban Enterprise, 2021. Q21. What activities did you undertake on your recent visit (s) to a lake or river in the High Country? N=327

Experiences Unavailable in the High Country

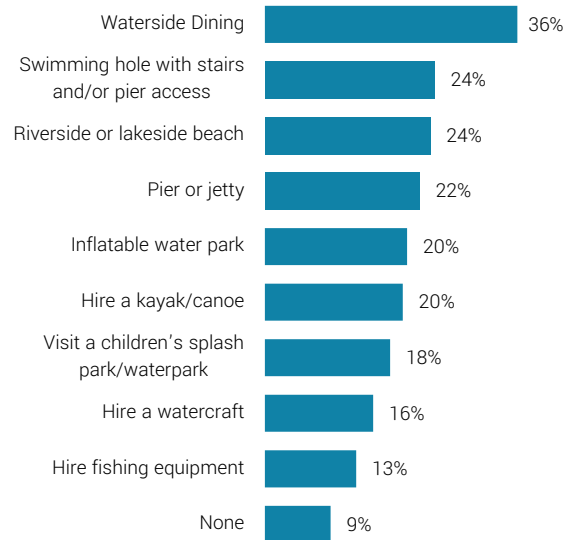
A large proportion of past visitors to the High Country’s inland waterways suggested more formal access to waterways would enhance their overall visitor experience. Enhancements to waterway access include stairs and piers to access swimming areas (24%), formalised river or lakeside beaches (24%) and piers or jetties to access waterways (22%).

A dining option overlooking a river or lake was also identified by the Victorian market as a desirable experience not available on their most recent trip to a waterway in the Victorian High Country (36%).

Active experiences, including kayaking/canoeing, water/splash parks and watercraft hire were also identified as missing however were not as crucial as others.

It is important that future development plans for Lake Hume consider the gaps identified by the past visitor market, including formalised access to the lake, lakeside dining experiences; lakeside beaches, as well as active, on-water products and experiences.

F18. EXPERIENCES NOT CURRENTLY AVAILABLE IN THE HIGH COUNTRY¹



¹ High Country Waterways Market Research, Urban Enterprise, 2021. Q23. Thinking about your last recreational visit to a lake or river in Victoria’s High Country, What improvements would have enhanced your visit? N= 327

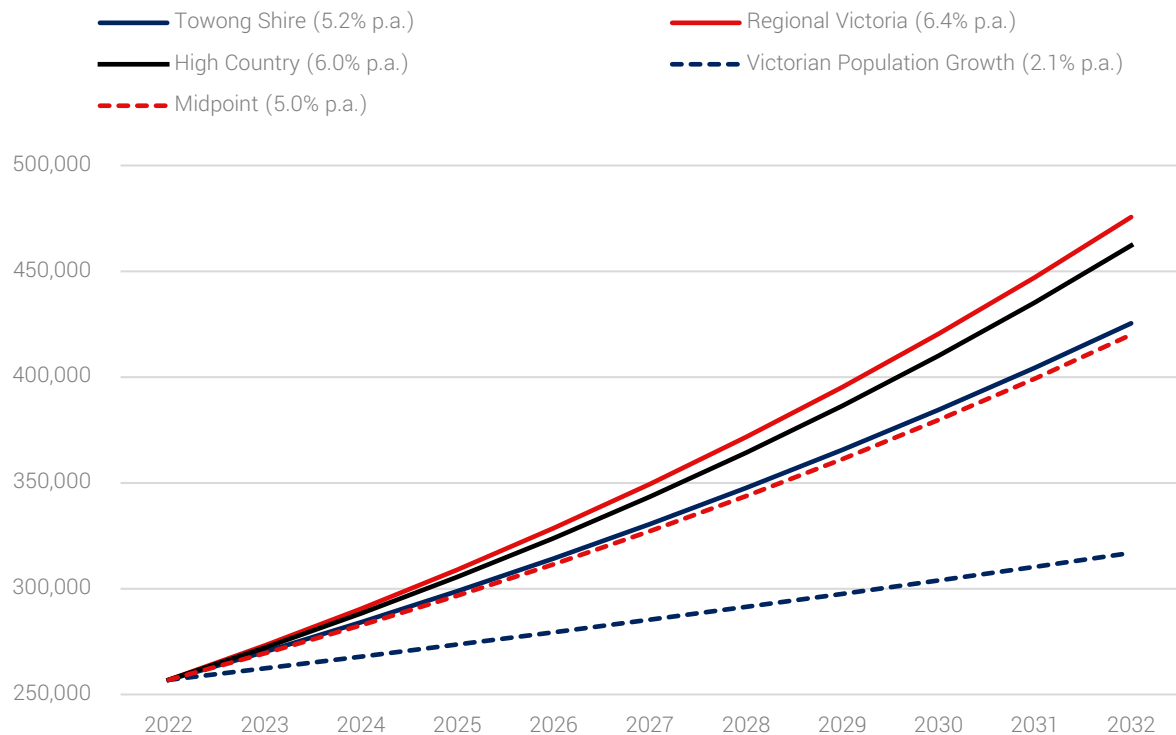
5.6. Visitation Projections

Projected visitation to Towong Shire over the next 10 years is shown in Figure 16 below. Due to statistical boundaries and data availability, visitation projections could not be calculated for the Lake Hume region. Data collected for the whole of Towong Shire has been utilised to generate visitation projections for Lake Hume.

Modelling is based on the historic visitation growth rate for Towong Shire, Regional Victoria, High Country forecasts and the Victorian Population growth rate. All scenarios show that the Lake Hume Region will attract some level of visitation growth over the next 10 years. Using the adopted midpoint scenario, it is projected that Lake Hume will have a substantial increase in visitation to reach 430,043 visitors by 2032.

This represents an additional 163,138 visitors by 2032, reinforcing the need for investment in product, infrastructure and visitor services to provide a quality tourism experience for these visitors. With targeted investment and delivery of the right product, experience and infrastructure, there is potential to achieve even greater growth, in line with that of the High Country.









F19. VISITATION PROJECTIONS, LAKE HUME REGION



Source: Urban Enterprise, projections based on PAVE modelling, Victorian Growth Rate, TRA Historic Growth Rate for Towong Shire, Regional Victoria and Victorian High Country, 2019.

5.7. Target Markets

The Towong Shire Destination Management Plan (DMP), developed in 2021, revealed a number of psychographic, geographic and product-based market segments, based on a thorough review of existing research. The needs and preferences of these target markets have been considered to provide an indication of the infrastructure, product, experience and marketing needs for Lake Hume.

Market	Segment	Overview	Serviced by existing product offering?
Psychographic Markets			
	 Habitual [existing]	<ul style="list-style-type: none"> Boating, fishing and water sports market Low yield, like to self-cater Tend to caravan/camp Limited engagement with paid experiences 	Yes
	 Lifestyle Leader [target]	<ul style="list-style-type: none"> Higher discretionary income Progressive, open to trying new things High yield visitors 	No
Geographic Markets			
	 Primary Market	<ul style="list-style-type: none"> Albury-Wodonga Riverina Murray High Country 	Somewhat
	 Secondary Market	<ul style="list-style-type: none"> Melbourne Sydney Canberra 	No
Product-Based Markets			
 Cycling	Rail Trail Cycling Road Cycling Mountain Biking Gravel Cycling	High levels of market cross-over across cycle market segments. Significant interest in a variety of other outdoor activities, such as walking, hiking, canoeing and swimming.	Somewhat
 Walk	Destination Explorers	Like to explore new destinations but want a controlled experience – well-formed paths, directional signage, short 1-3 hour walks etc.	No
	Committed Hikers	Seek immersion in nature and getting away from crowds. Inclined to visit less well-known destinations.	No
 Dining	Flexible Foodie	Tend to plan days around activities whilst factoring in food, and prefer to dine out for all meals of the day.	No
	Occasional Indulgence	Content with casual bakery and pub meals. Will seek out one 'fancier' meal such as restaurant or winery.	No
	Vegemite and Toast	Like to self-cater and won't spend on food. Food is not important to their travel experience or satisfaction. Lower yielding visitor.	Yes
 Accommodation	Adaptable Adventurer	Flexible with accommodation but need quality expectations to be met. Seek accommodation in nature-based locations within proximity to towns. Will pay between \$200-300 a night.	No

6. COMMUNITY AND RECREATION

6.1. Social and Economic Profile

The population of Towong Shire is substantially smaller than that of the surrounding municipalities.

Contributing to the relatively small population base has been historically low levels of population growth. The number of residents in the Shire is expected to increase by 140 (0.2% p.a.) between 2021 and 2036. Additionally, with a median age of 50 years (compared to the Regional Victoria median of 41 years), Towong Shire has one of the oldest age profiles in Victoria.

There is opportunity for the population of both Bellbridge and Tallangatta to expand through subdivision of currently zoned residential land. Both towns proximity to the rapidly growing Albury – Wodonga region highlight potential to leverage from this regional growth.

The primary drivers of Towong’s economy and employment are agriculture, forestry and fishing, in light of the Shire’s vast amount of productive farmland and water-based assets such as Lake Hume and the Murray River.

With \$560 million in total output, Towong Shire’s economy is relatively small, particularly in the context of the Hume Region, which is partly attributed to the low population base. Supporting population attraction and retention, and developing a successful visitor economy will be important for Activating Lake Hume and achieving prosperous and sustainable economic outcomes for the Shire.

KEY INDICATORS



\$560 M

Total Output



\$168 M

Regional Export Value



2,003

Local Jobs



920

Registered Businesses

SOCIAL AND ECONOMIC PROFILE



50

Median Age



64%

Job Containment Rate



2.6%

Unemployment Rate
March 2021

TOP INDUSTRIES

BY OUTPUT



38%

Agriculture, Forestry & Fishing

(\$214 M)

2. Construction (**13% or \$74 M**)
3. Rental, Hiring & Real Estate Services
4. Health Care & Social Assistance
5. Manufacturing (**6% or \$33 M**)

BY EMPLOYMENT

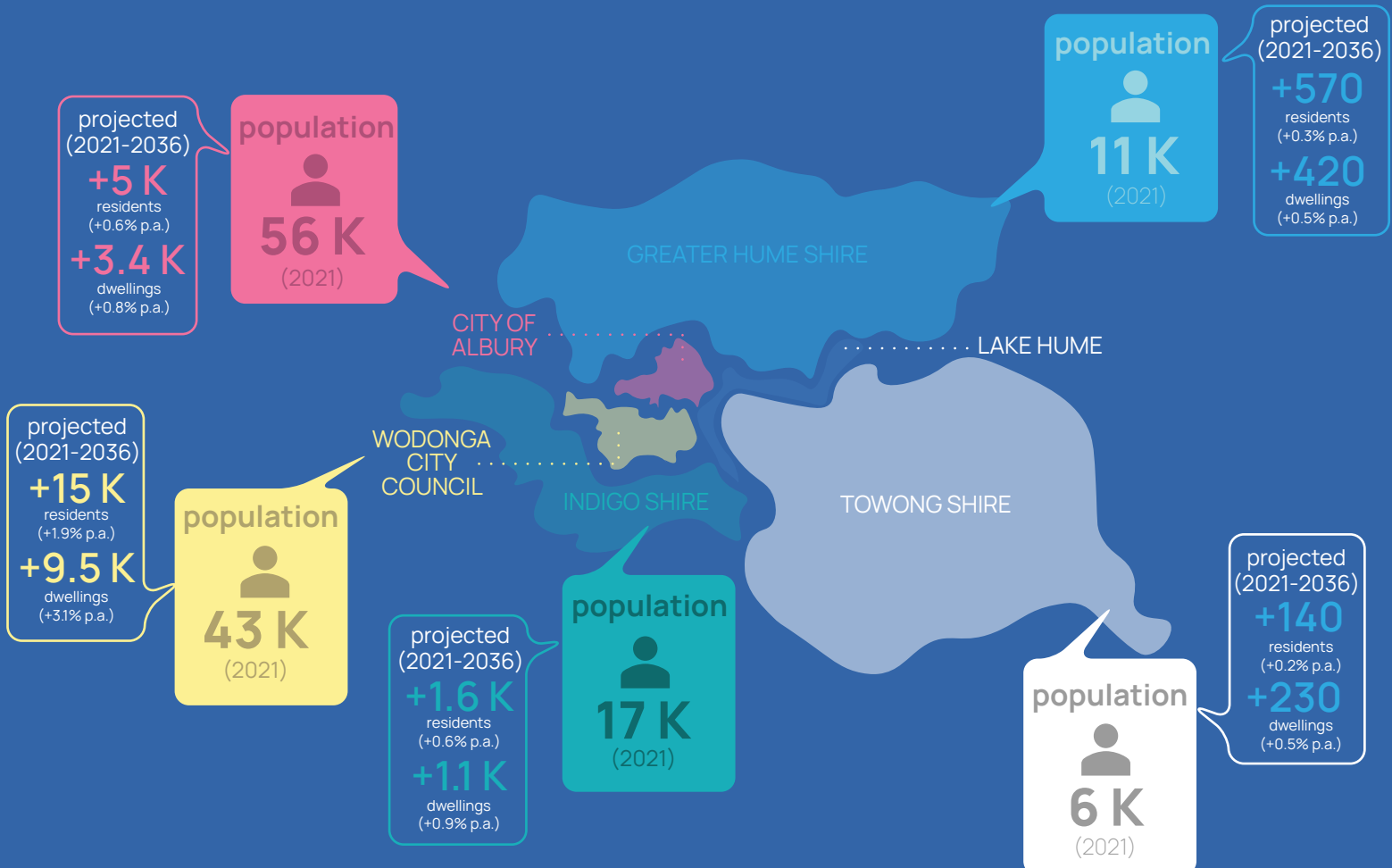


35%

Agriculture, Forestry & Fishing

(697 jobs)

2. Health Care & Social Assistance
3. Education & Training (**9% or 176 jobs**)
4. Construction (**8% or 160 jobs**)
5. Retail Trade (**6% or 129 jobs**)



6.2. Community and Recreation Asset Analysis

Supply of Community and Recreation Facilities

Table T4 provides an overview of the community facilities around Lake Hume in Towong Shire (Tallangatta and Berringa Peninsula). A large number of facilities were identified, the majority of which are located in Tallangatta. This reinforces the role of Tallangatta as one of Towong's main population centres.

The most common community facilities provided in Towong Shire are playgrounds, sporting facilities and child and maternal health services. In addition to these, facilities such as a neighbourhood house, skateparks, showgrounds and a golf course are also available in the Lake Hume region.

There is a gap in supply for community halls and sporting ovals, reinforcing what was conveyed during the community consultation process. These facilities would meet the needs of the community, and also provide an event venue that could be leveraged to attract visitors.

T4. COMMUNITY FACILITY SUPPLY, TALLANGATTA AND BERRINGA PENINSULA

Type	Facility	Location	Type	Scale	Quality	Description	Capacity
Playground	Talgarno Playground	Talgarno Recreation Reserve, Talgarno	Playground	Community	Low	Sparse park with playground	N/A
	Rowen Park Playground	Tallangatta	Playground	Community	Low	Simple structure with see-saw and swings.	N/A
	Tallangatta Triangles	Tallangatta	Playground	Community	Medium	Large children's playground area	N/A
	Pelican Park	Tallangatta	Playground	Community	Low	Foreshore park with playground area	N/A
	Craig Drive Playground	Bellbridge	Playground	Community	Medium	Well-equipped medium scale children's playground	N/A
	Doubleday Street Playground	Granya	Playground	Community	Low	Older structure with slide, ladders, steps and swings.	N/A
Tennis Courts	Talgarno Tennis Courts	Talgarno Recreation Reserve, Talgarno	Tennis Courts	Community	Low	4 tennis courts	N/A
	Tallangatta Tennis Courts	Tallangatta	Tennis Courts	Community	Low	2 tennis courts	N/A
	Georges Creek Tennis Club	Old Tallangatta	Tennis Courts	Community	Low	2 tennis courts	N/A
	Craig Drive Playground	Bellbridge	Tennis Courts	Community	Low	2 tennis courts	N/A
	Granya Tennis Courts	Granya	Tennis Courts	Community	Low	2 tennis courts	N/A
Community hall	Talgarno Hall	Talgarno Recreation Reserve, Talgarno	Community hall	Community	Low	Small scale community hall	N/A
	Tallangatta Memorial Hall	Tallangatta	Community Hall	Community	Low	Larger scale community hall	N/A
3 and 4 year old Kindergarten / Childcare	Berringa Kindergarten	Berringa Community	3 and 4 year old Kindergarten / Childcare	Community	Medium	Operates Wednesday - Friday	45 places

		Centre, Bellbridge					
	Tallangatta Early Years Learning Centre	Tallangatta Integrated Community Centre, Tallangatta	3 and 4 year old Kindergarten / Childcare	Community	High	Operates Tuesday - Friday	66 places
Maternal and Child Health Centre	Berringa Community Centre	Bellbridge	Maternal and Child Health Centre	Community	Medium	Operates first and third Wednesday of the month	N/A
	Tallangatta Integrated Community Centre	Tallangatta	Maternal and Child Health Centre	Community	High	Operates Tuesdays and Fridays by appointment	N/A
Skatepark	Bellbridge Skatepark	Bellbridge	Skatepark	Community	Medium	Smaller scale skatepark	N/A
	Tallangatta Skate Park	Tallangatta	Skate Park	Community	Low	Small skate park with pyramid, block, rail, quarters and flat banks	N/A
Passive Open Space	Craig Drive Playground	Bellbridge	Passive Open Space	Community	Medium	Park with two tennis courts and a basketball court.	N/A
	Tallangatta Foreshore	Tallangatta	Passive Open Space	Community	Medium	Has toilet and BBQ	N/A
Library	Tallangatta Library	Tallangatta Integrated Community Centre, Tallangatta	Library	Community	High	Operates Tuesday -Saturday	N/A
Neighbourhood House	Tallangatta Neighbourhood House	Tallangatta	Neighbourhood House	Community	N/A	Neighbourhood house which aims to build and strengthen the local community through social, learning and recreation activities.	N/A
Showground	Tallangatta Showgrounds	Tallangatta	Showground	Regional	Medium	Also serves as a camping spot for visitors	N/A
Golf Club	Tallangatta Valley Golf Club	Tallangatta	Golf Club	Community	Low	Honesty system for payment	N/A
Pool	Tallangatta Pool	Rowena Park Recreation Reserve, Tallangatta	Pool	Community	Medium	25 metre main, immediate swimmer and toddler pools	N/A
Bowling Green	Tallangatta Bowling Club	Tallangatta	Bowling Green	Community	Low	Hosts bowling club	N/A
Oval	Rowen Park Recreation Reserve	Tallangatta	Oval	Community	Low	Football oval with cricket nets	N/A

Demand for Community and Recreation Facilities

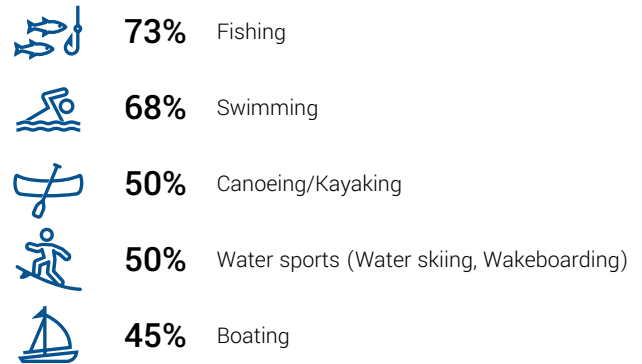
The community and business survey revealed that locals' preferred water-based activities are fishing (73%) and swimming (68%). Many respondents also indicated they enjoy canoeing, kayaking, water sports and boating.

Additional foreshore and water-based infrastructure and amenity, as well as re-investment into existing infrastructure, is needed to improve the community's experience of the lake.

Other than water-based activities, the most popular recreational activities amongst residents are passive social and food-based activities, such as eating out, going to markets and picnics/BBQs. Survey respondents also indicated a preference for nature-based activities (bushwalking, visiting a national park and botanical gardens) and events, including those relating to sport and music.

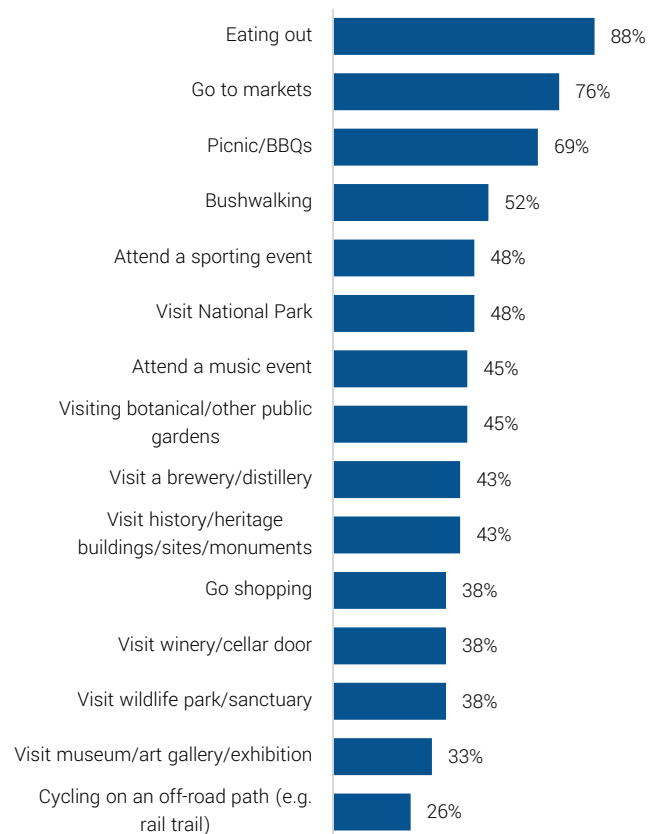
There is an opportunity for investment in a diverse food and beverage offering around Lake Hume, as well as events and nature-based recreational infrastructure, to increase the range of activities available to the community. This will have the dual benefit of improving residents' quality of life and providing products and experiences that will attract greater visitation to the region.

F21. PREFERRED WATER-BASED RECREATIONAL ACTIVITIES¹



Jet skiing (16%), Sailing (11%), Windsurfing (5%), Kite Surfing (5%)

F22. PREFERRED RECREATIONAL ACTIVITIES²



¹ Activating Lake Hume Community Survey, Urban Enterprise 2022. Q5. "Which of the following water-based recreational activities do you enjoy undertaking? Select all that apply.". N=44

² Activating Lake Hume Community Survey, Urban Enterprise 2022. Q6. "Which of the following other recreational activities do you enjoy undertaking? Please select up to 5.". N=42

6.3. Retail Assessment

This section presents retail expenditure demand models for Tallangatta and Bellbridge, estimating the likely need for retail floorspace to support the future growth of the two towns.

Retail Catchment

This retail demand assessment adopts a retail catchment for Tallangatta that encompasses all locations within 40 minutes' drive from the town, that are not located within 30 minutes' drive from Albury-Wodonga. This retail catchment has been built using localities, the smallest data area for which population data is available.

The retail service catchment that has been adopted for Bellbridge comprises the localities in the Bethanga Peninsula area.

Further detail regarding these catchment areas can be found in Appendix B.

Population

Retail modelling in this section considers the existing population of the catchment areas. The most recent population figures for the data areas are from 2016.

Retail Expenditure

Retail expenditure per person has been adopted from the Marketinfo spending data for the SA1s that most closely represent each catchment. This retail spend data has been converted into a per capita spend for each retail category and indexed into current dollars (in line with the Consumer Price Index for Australia).

Residents of the Tallangatta catchment spend \$15,419 per capita per year on retail, which is lower than the retail spend of \$16,347 for the Bellbridge catchment. Both catchments have a higher average spend on Food, Liquor and Groceries and Apparel, Homewares and Leisure items.

As shown in Table T7, when applied to the current population of each catchment, the 2022 annual retail spending pool for the Tallangatta and Bellbridge catchments are in the order of \$58 million and \$14 million respectively.

T5. POPULATION

Catchment	Population (2016)
Tallangatta Catchment	3,752
Bellbridge Catchment	829

Source: ABS Census of Population and Housing, 2016

T6. RETAIL EXPENDITURE PER CAPITA PER YEAR

	Tallangatta Catchment	Bellbridge Catchment
Food, Liquor and Groceries	\$7,524	\$7,646
Food Catering	\$1,753	\$1,890
Apparel, Homewares and Leisure	\$3,737	\$4,149
Bulky Goods	\$1,862	\$2,033
Retail Services	\$544	\$629
Total	\$15,419	\$16,347

Source: Marketinfo (indexed to 2022); Urban Enterprise

T7. RETAIL EXPENDITURE POOL

	Tallangatta Catchment	Bellbridge Catchment
Food, Liquor and Groceries	\$28.2m	\$6.3M
Food Catering	\$6.6M	\$1.6M
Apparel, Homewares and Leisure	\$14.0M	\$3.4M
Bulky Goods	\$7.0M	\$1.7M
Retail Services	\$2.0M	\$521K
Total	\$57.9M	\$13.6M

Source: Urban Enterprise

Turnover

The retail modelling exercise adopts assumptions relating to expenditure capture of retail in Tallangatta and Bellbridge, as displayed in Table 0

Supportable Floorspace

It is estimated that approximately 3,900sqm of retail floorspace is supportable in Tallangatta. Estimates of current retail floorspace indicate there is an adequate amount of existing floorspace to meet these requirements.

An estimated 917sqm of retail floorspace is supportable in Bellbridge. Other than a pub and small store in Bethanga, there is no retail offering in the Bellbridge catchment area. It is estimated that an additional 700-750 sqm of floorspace is supportable in Bellbridge, the provision of which would require a small to mid-size supermarket. With population growth and the potential to attract additional visitation to the town, future retail requirements may be greater.

T8. RETAIL TURNOVER ASSUMPTIONS

Assumption	Details	
Market Share	40%	A 'target' market share of 40% of resident spending captured locally has been adopted, which is likely to be higher than the current market share given that there is no retail in Bellbridge and no full-line supermarket in Tallangatta, meaning that a significant proportion of supermarket spending would 'escape' to Albury-Wodonga. This capture is a more reasonable expectation of future capture of local spend after some further retail development occurs in the town.
Passing Trade	Additional 10% of turnover	It is expected that passing trade, including trade from visitors to the two towns, would generate an additional 10% of retail turnover.
Turnover Density	\$6,500 per sqm	The towns retail is assumed to trade at a turnover density of \$6,500 per sqm.

T9. RETAIL DEMAND PROJECTIONS AND SUMMARY, TALLANGATTA AND BELLBRIDGE

	Tallangatta Catchment	Bellbridge Catchment
Population	3,752	829
Expenditure per person	\$15,419	\$16,347
Retail expenditure	\$57,900,000	\$13,600,000
Market Share	40%	
Turnover	\$23,100,000	\$5,420,000
Passing Trade	\$2,310,000	\$542,000
Turnover Density (\$/sqm)	\$6,500	
Supportable Floorspace (sqm)	3,900	917

Source: Urban Enterprise

7. DEVELOPMENT CONTEXT

This section provides an overview of the planning and development context, the market for residential land and the existing services and infrastructure in the Lake Hume region in Towong Shire.

7.1. Investment Context

To date, Lake Hume has seen very little investment in or development of lake-front land. Commercial investment has been particularly limited, despite the opportunity to capitalise on the lake's scenic landscape.

The majority of foreshore land around Lake Hume is freehold land held by GMW, on behalf of the MDBA. This land is held by these authorities for the purpose of flood risk protection and water quality maintenance.

Most freehold parcels are located within the high water line and are utilised by farmers when the lake's water levels are below full supply. Most of these license holders are generational land owners whose land was acquired by the Federal Government when Hume Dam was built.

Almost all of the licenses held around the foreshore of the lake are grazing licenses, with homogenous requirements and timeframes. GMW have indicated that a change to an existing lease agreement would be highly unlikely unless initiated by the lessee. Additionally, it is not in the interests of GMW to terminate a lease agreement with a grazier.

Lake Hume is a special water supply catchment that is subject to a number of guidelines and codes aiming to protect the quality of the water that feeds down the Murray River. MDBA are experienced in managing these regulations, so the transfer of land from GMW (on behalf of MDBA) to another party (e.g. Council) would be a complex and rigorous process. Setbacks from the high waterline for flood and water quality management also impact on development of the surrounding private land.

The lack of suitable land and the complexities of land ownership and management illustrate why there has historically been very little development on the foreshore of Lake Hume.

7.2. Services and Infrastructure

Potable water and wastewater management facilities are provided to Towong Shire by North East Water, who service both Tallangatta and Bellbridge. The current capacity of water treatment plant (WTP) and wastewater treatment plant (WWTP) infrastructure is limited to the existing township boundaries. Further township expansion would require discussions with North East Water to assess the capacity of existing infrastructure.

Table T10 shows that current peak day demand and forecast 20 year peak day demand in both Tallangatta and Bellbridge are lower than WTP capacity, indicating that both towns currently have significant capacity to service an increase in peak day demand. Long term future capacity upgrades will be undertaken by North East Water based on anticipated future growth and Council's plans for staged residential rezonings.

Tallangatta

Based on consultation with North East Water, it is anticipated that there is sufficient capacity to support current and future development in Tallangatta, within the existing township boundaries. The new subdivision in Tallangatta (Tallangatta Estate) is not currently connected to the network; however North East Water have indicated these new lots can be serviced from the existing network.

Bellbridge

North East Water has capacity to service further residential development within the existing Bellbridge township boundary. The new subdivision outlined in Our Bellbridge Masterplan is not currently connected to the network, however can be serviced by existing infrastructure.

T10. POTABLE WATER INFRASTRUCTURE AND CAPACITY

	Water Treatment Plant Capacity (ML/day)	Current Peak Day Demand (ML/day)	Forecast 20 year Peak Day Demand (ML/day)
Tallangatta	3.5	1.9M	2.4
Bellbridge	1.4*	0.6	1.2

Source: North East Water, 2022

*Note: Bellbridge WTP is currently undergoing an upgrade with desired capacity 1.4ML/S, expected completion end of 2022

7.3. Planning Assessment

This section includes an overview and assessment of planning zones and overlays in the Towong Planning Scheme, as relevant to tourism and residential development. The planning zones and overlays of the three key towns of Tallangatta, Old Tallangatta and Bellbridge have been assessed to provide context and highlight future development opportunities.

The following observations were made:

- The majority of Tallangatta is zoned as general residential, which reflects the town's comparatively larger permanent population. The development plan overlay indicates possible future residential development within the town.
- Tallangatta also hosts a multitude of zones, ranging from commercial, to mixed use and industrial zones. This indicates that the town also serves as an employment hub and that it is able to adequately service its population and the population of nearby towns.
- Old Tallangatta's residential area is zoned as Rural Activity zone which encourages the use of land for agriculture. However, the Restructure Overlay applies, which seeks to restructure old and inappropriate subdivisions by implementing a plan which will further subdivide existing land to increase the number of residential lots.
- Bellbridge is heavily residential focused as its zoning is primarily township and low density residential. However, there is a potential for residential and non-residential growth of the township, as a development plan overlay applies right outside of the existing town area.

PLANNING ZONES

Figures F23 to F25 depict the Planning Zones in Tallangatta, Old Tallangatta and Bellbridge.

An overview of the purpose and permitted land uses for each of the planning zones currently applied to Bellbridge, Tallangatta and Old Tallangatta in the Towong Planning Scheme, is outlined in Appendix C.

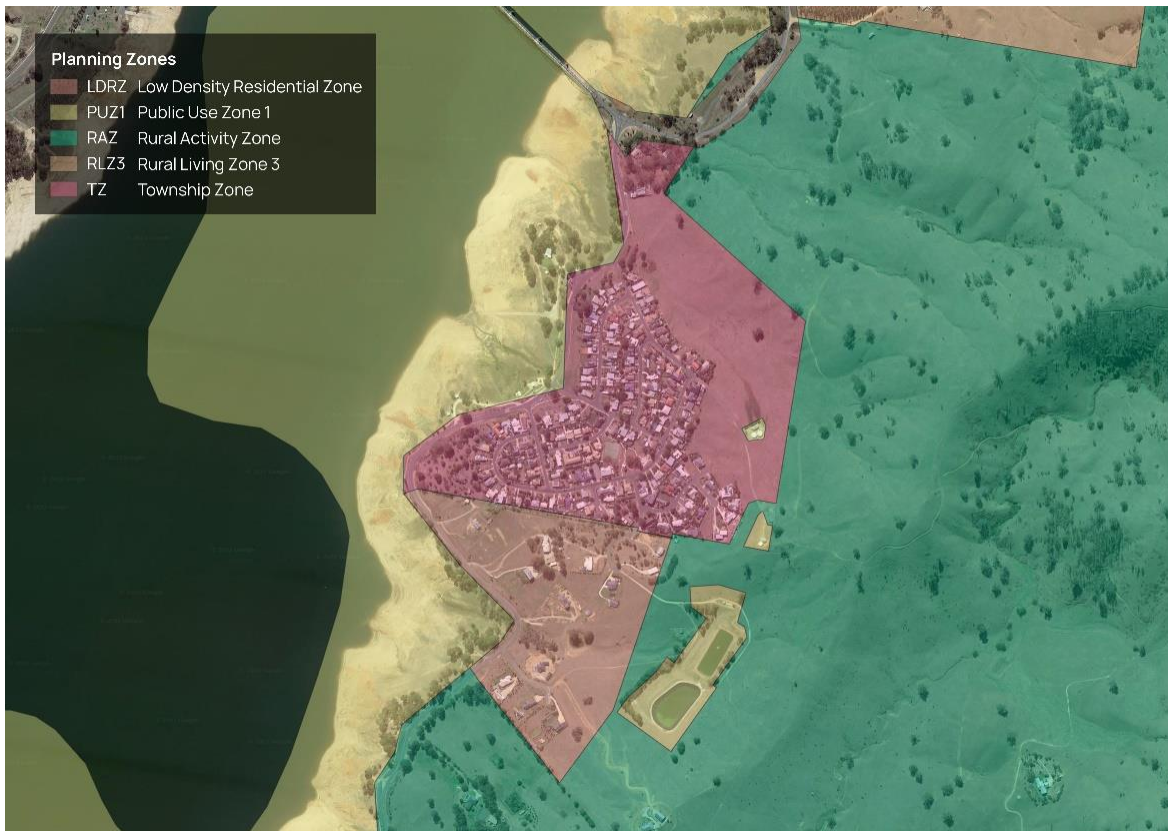
F23. TALLANGATTA PLANNING ZONES



F24. OLD TALLANGATTA PLANNING ZONES



F25. BELLBRIDGE PLANNING ZONES



PLANNING OVERLAYS

The Planning Overlays in Tallangatta, Old Tallangatta and Bellbridge are shown in Figures F26 to F28.

F26. TALLANGATTA PLANNING OVERLAYS



F27. OLD TALLANGATTA PLANNING OVERLAYS



F28. BELLBRIDGE PLANNING OVERLAYS



7.4. Residential Context

Population growth in the Lake Hume Region over the last decade has been overwhelmingly concentrated in the municipalities of Albury and Wodonga. Population grew 1.2% per annum in Albury City and 1.8% per annum in the City of Wodonga in the ten years between 2011 and 2021. The population of Towong Shire grew 0.3% per annum in the same period, experiencing negative population growth in 2021.

The growth of Albury City is currently being directed towards the East of the LGA, with the majority of growth in the Albury Region over the next 20 years expected to occur in the Thurgoona/Wirlinga urban release area. The Thurgoona-Wirlinga Precinct Structure Plan predicts that over the next 50 years, the area will support a population close to 50,000 people. Bellbridge's locational advantages, including its proximity to Albury and access to Bethanga Bridge, make it an attractive location to live, particularly for those wanting to live in a secluded location whilst still being proximate to services, retail and amenity.

Kiewa and Tangambalanga, located in Indigo Shire nearby Lake Hume, have a combined population of 1,000 people. The two towns have recently experienced residential growth, with land recently made available for up to 500 lots, which would double the population of the two towns over the next 20 years. Given Tallangatta's proximity to Albury-Wodonga, its role as a satellite town and the recent fast growth of Albury-Wodonga, there is opportunity to direct population and employment growth towards Tallangatta into the future, similar to what has recently occurred in Kiewa and Tangambalanga.

The number of private dwellings in Towong Shire is projected to increase (0.5% p.a.) at a rate considerably lower than the Regional Victoria average (1.4% p.a.) between 2021 and 2036. Whilst this is in response to the low rates of population growth, it is important that the Shire provides sufficient housing to meet future demand. Although housing prices have increased state-wide, the housing market in Towong is comparatively affordable, with median prices approximately \$150,000 less than the Regional Victorian average. This provides an opportunity for the Shire to leverage housing affordability as an incentive to attract new, and retain existing, residents.

Increased residential land supply in Tallangatta and Bellbridge will support housing and population growth within commuting distance of Albury-Wodonga.

7.5. Residential Assessment

This section provides an analysis of residential land supply and demand in Tallangatta and Bellbridge. This residential assessment draws on the findings from the *Tallangatta Residential and Industrial Land Assessment* that was undertaken by Urban Enterprise in 2019.

Tallangatta

It is estimated that there is approximately 64.21 hectares of zoned land for residential development in Tallangatta in the GRZ, of which 20.74 hectares is considered vacant (most of which is within a single broad hectare site referred to as The Fisher Site). Residential use is also possible in the Rural Living Zone and the Mixed Use Zone. There was approximately 278.67 hectares of land zoned for rural living as of June 2018, of which 35.72 hectares was considered vacant.

It is estimated that there is capacity to accommodate approximately 130 lots within zoned and vacant residential land. The JMP Developments site presents the only large greenfield development site in Tallangatta that can readily be developed, providing an estimated 125 lots.

Tallangatta Estate (JMP Developments site) is a 125-lot residential development planned for Tallangatta. This site is located on the banks of Lake Hume and is the only large greenfield development site in Tallangatta that can readily be developed. The developer plans to release 25 lots per year into the future, with a focus on offering a high quality lifestyle housing product. The development is well-progressed through the planning phase.

There is also potentially an additional 32 lots within zoned residential land from the Horse Paddocks site and the western portion of the Catholic Primary School site. These sites currently have ownership constraints and therefore are not as readily developable as the Fisher Site. If these sites could be made available to market in the short to medium term, zoned lot capacity would increase to 162 lots.

T11. LAND AREA BY URBAN ZONE, TALLANGATTA, 2018

Zone	GRZ1	RLZ2`	MUZ
Occupied land (ha)	43.48	242.95	2.67
Vacant land (ha)	20.74	35.72	0.07
Total	64.21	278.67	2.74

Source: Towong Shire Council, 2018

F29. TALLANGATTA ESTATE (JMP DEVELOPMENTS SITE)



T13. VACANT LOT SUPPLY AND CAPACITY, TALLANGATTA, 2022

	Description	Size (ha)	Estimated Lot Yield
GRZ – Zoned and Unconstrained			
JMP Developments Site (Tallangatta Estate)	The most readily available development site for a residential subdivision. The site is zoned and is currently owned by an active developer (JMP Developments), who purchased the site in early 2018. The site provides views toward Lake Hume and is a natural extension of the existing residential area.	16.3	125
Single Infill Lots (Yamba Street)	There are four vacant lots on Yamba Street, created through a recent subdivision. These lots are vacant and ready for development.	-	4
Other Infill		-	1
Sub-total			130 lots
GRZ – Zoned and Constrained			
Horse Paddocks	A smaller residential development opportunity within the existing boundaries of the township. This site is part of a much larger land holding linked to the foreshore area. The site is owned and managed by Goulburn Murray Water (GMW). Preliminary advice from GMW is that this site is surplus to their needs, and they would be willing to engage in a process that would see the site divested and developed for residential purposes. The site is located in close proximity to the town centre, Tallangatta Health Service and foreshore. Tallangatta Tomorrow estimates the site could yield approximately 40 lots.	3.4	19
Part Catholic Primary School Site	The western end of the Catholic Primary School site presents a potential infill development opportunity. The site is zoned GRZ1 and is located in close proximity to the town centre. The site is currently owned by the primary school, however, it is understood that this section is unused and potentially available for divestment.	1.3	13
Sub-total			32 lots
Total estimated GRZ Lots			162 lots
RLZ		35.72	9 Lots

Source: Urban Enterprise, 2018 & 2022

F30. RESIDENTIAL DEVELOPMENT SITES, TALLANGATTA



Source: Urban Enterprise, 2018

Bellbridge

A review of planning maps and aerial imagery (NearMap, May 2022) undertaken to understand the availability of zoned residential land stocks in Bellbridge, revealed only one large greenfield residential development site. The site is referenced in Our Bellbridge Masterplan (2014) as the site for future residential development in Bellbridge. The site is a large block of lake front land in single ownership, east of Bethanga Bridge. This land is currently vacant, with a portion already zoned as Township Zone (TZ) and the remainder as Rural Activity Zone (RAZ), which is likely to be rezoned to allow for future residential development.

The proposed development of the site involves a 15-year staged subdivision for a total additional 206 lots, potentially doubling the population of the town. This will include a mix of traditional lot sizes (approx. 800sqm) and larger lot sizes (1500 sqm), with almost all future dwellings to have panoramic views of Lake Hume.

F31. BELLBRIDGE SUBDIVISION SITE



Source: Our Bellbridge Masterplan, 2014

T14. VACANT LOT SUPPLY AND CAPACITY, BELLBRIDGE, 2022

Zone	Description	Size (Ha)	Estimated Lot Yield
TZ/RAZ	Future residential growth area as outlined in Our Bellbridge Masterplan (2014). The site provides views toward Lake Hume and is a natural extension of the existing residential area.	26.7	206
TZ	Infill residential lots		5
LDRZ	Infill residential lots		5
Total			216

Source: Urban Enterprise, 2022

RESIDENTIAL LAND SUPPLY

Key findings relating to residential land supply in Tallangatta and Bellbridge are as follows:

- The supply of residential land in both Tallangatta and Bellbridge has been highly constrained in recent years. Therefore, all opportunities for residential development in the recent past have been through small infill development, of which few lots remain.
- There has been a lack of new, high amenity residential land supply that capitalises on views of Lake Hume, as well as a lack of new dwellings catering to families, first home buyers and retirees. This is likely to have artificially impacted on building activity and resulted in both lost investment and an accumulation of latent demand for new housing.
- Until Tallangatta Estate and the subdivision outlined in Our Bellbridge are approved and constructed, significant supply shortages of residential land are expected to continue, which could result in further accumulation of latent demand for new housing.

RESIDENTIAL LAND DEMAND

Key findings relating to demand for residential land in Tallangatta and Bellbridge are as follows:

- Analysis of key indicators including house price growth, rental price growth, take up of new residential lots in Tangambalanga and dwelling growth in satellite towns of Wodonga indicate that there is likely to be unmet demand for new residential lots in Tallangatta and Bellbridge.
- There are many factors which suggest future demand for residential housing in Tallangatta and Bellbridge could be strong, including:
 - Proximity to employment and services in Albury-Wodonga;
 - High historical and forecast population growth in Albury-Wodonga;
 - Growth in regional satellite towns performing a similar role to Tallangatta;
 - Larger lot sizes compared to Albury-Wodonga;
 - Relative housing affordability compared to the City of Wodonga, Indigo Shire and Albury City;
 - High amenity and recreation assets; and
 - Quality provision of community services.
- There is estimated to be between 8 and 24 years supply of residential land in Tallangatta and at least 15 years supply in Bellbridge. It should be noted that given the recent supply constraints to residential land in the GRZ it is likely that dwelling demand could exceed these estimates due to the uncertain scale of latent demand.
- This assessment has been based on the provision of General Residential Zoned land to accommodate future residential dwelling growth; however, the option also exists to explore the creation of additional land for Rural Living (RLZ) to partially offset the requirement for GRZ1 land and to increase the attractiveness of Tallangatta and Bellbridge to a number of different residential markets, facilitating population growth and economic development opportunities.

8. STRATEGIC ASSESSMENT

This section outlines the key considerations for tourism and residential development in the Lake Hume region, which will inform the strategic framework and direction of the Masterplan.

8.1. Product and Experience

LEVERAGING THE WATER ASSET AND NATURAL LANDSCAPE

Investment in infrastructure, product and experiences that establish Lake Hume as a hero destination in Towong Shire, driving visitor demand and consumer awareness.

Lake Hume is one of Towong Shire's most prominent nature-based assets. Currently, very little investment in the lake has occurred, and visitation to Lake Hume has subsequently been limited and low yielding.

An opportunity exists to grow the number of water-based products and experiences around Lake Hume, such as boating, swimming, fishing or adventure sports. Furthermore, there is potential to offer more nature-based products that capitalise on views of the lake and the surrounding terrain – such as walking, hiking and cycling.

Consideration should also be given to unique, large-scale and adventure-based recreational activities that could become destination products (e.g. adventure splash park, zip line or Ferris wheel).

In order to develop these products and experiences and achieve greater utilisation of Lake Hume, investment in infrastructure such as trails and water access is required.

CYCLING INVESTMENT

Attract visitation from the existing High Country cycling visitor market through investment in cycling and mountain biking infrastructure and connections to established trails.

The Lake Hume region and Towong Shire have competitive advantages for cycling and mountain biking, given the quality nature-based values, inclusion in the established high country cycling region, as well as proximity to state forests.

The potential to attract visitation from new and existing cycling markets will rely on investment in quality trail infrastructure, ongoing maintenance and quality market and promotion activities.

INVESTMENT IN SUPPORTING TOURISM PRODUCT AND EXPERIENCE

Need for investment in supporting products and experiences around Lake Hume, such as accommodation, food and beverage and retail, to increase visitation, length of stay and yield.

There is low supply, diversity and quality of accommodation and food and beverage establishments around Lake Hume to meet basic visitor expectations, particularly in Bellbridge. Additionally, Bellbridge is lacking a supermarket-based retail offering to service the needs of both residents and visitors.

There is an opportunity to grow visitation and yield, including from new markets, through investment in contemporary visitor accommodation and supporting products and experiences.

EVENTS

Increase visitation and utilisation of lake foreshore areas through expansion of the events calendar and investment in event infrastructure.

Towong Shire's current event calendar is limited, and there is a lack of event infrastructure around Lake Hume. Attracting event visitation will assist in growing target market awareness of Lake Hume.

Growth in the number of events will need to be matched by investment in accommodation to increase the scale and diversity of supply.

8.3. Infrastructure, Access and Amenity

FORESHORE AMENITY

Need for improved foreshore amenity and facilities to create vibrant and attractive waterside precincts.

The existing lakefront foreshore areas in Tallangatta and Bellbridge are recognised as the key locations in Towong Shire for visitors to access and enjoy Lake Hume.

Some investment into lake front amenity and facilities at these locations has already occurred. However, further investment is required to improve the visitor experience, including in toilets, picnic tables, BBQs and walking trails.

Ongoing maintenance of existing facilities should occur to ensure that public amenity at the lake is maintained.

WATER ACCESS AND INFRASTRUCTURE

Investment in increased water access infrastructure and moorings to support recreational boating and other water-based activities.

Lake Hume is currently primarily utilised by residents and visitors for the purpose of recreational boating, swimming and water sports. Infrastructure is required to facilitate and improve the ease with which boats and people enter the water. Whilst some water access infrastructure exists around Lake Hume, there is a lack of formalised water access points in a range of locations.

There is an opportunity for investment in wharves, jetties and additional moorings around Lake Hume to support increased utilisation of the lake for recreational boating and swimming.

Infrastructure needs to suit the fluctuating nature of Lake Hume and maintaining the natural beauty and water quality of the lake is a critical consideration.

TRANSPORT INFRASTRUCTURE

Limited visitor connectivity between key towns due to lack of public transport and poor road infrastructure.

Currently, there is a lack of reliable public transport services in Towong Shire, both between Tallangatta and Bellbridge and with the wider region. This affects the ability of potential visitors to access the region, and constrains quality of life for residents.

Additionally, there is only one vehicle access bridge that crosses Lake Hume (Bethanga Bridge) and road infrastructure across the region is generally poor. This affects connectivity between Tallangatta and Bellbridge, Albury and Wodonga, for both residents and visitors.

Public transport and road infrastructure improvements are required to improve visitor access, economic connectivity and resident amenity. Future transport investment should also consider opportunities for increased active transport, such as cycling and walking.

ENHANCED DIGITAL INFRASTRUCTURE

Poor telecommunications infrastructure constraining resident attraction and business investment, and impacting the visitor experience.

There are a number of internet and mobile blackspots in Towong Shire and across the region. This impacts convenience for visitors and access to visitor information. Additionally, poor digital connectivity impacts business operations and makes the Lake Hume region a less attractive place to live.

Enhanced digital infrastructure is required to ensure sufficient mobile and internet connectivity for visitors, businesses and residents.

COMMUNITY FACILITIES

Provision of community facilities to foster a strong sense of local community.

Community consultation highlighted the need for additional community meeting spaces, particularly in Bellbridge, where there is currently no community centre or retail offering. The provision of a community centre would assist in facilitating connections between community members, and would support community groups.

8.4. Governance and Investment

FRAGMENTED GOVERNANCE

Complex and difficult to navigate water and land governance structure representing a barrier to investment around Lake Hume.

The management of Lake Hume involves two state governments, five local governments and numerous water authorities. This situation means that acquiring information, permits and approvals is a confusing and lengthy process, which is discouraging for potential investors.

The process for navigating this governance structure should be streamlined and clearly articulated, to promote investment around the lake.

LAND FOR DEVELOPMENT

Limited ability to develop foreshore land, due to limited freehold or leasehold crown land along foreshore, as well as grazing licenses on MDBA land around the Lake.

There has been very little investment in Lake Hume's foreshore land to date. The majority of prime lakefront land around Lake Hume is owned by MDBA, managed by GMW and used by farmers who hold grazing licenses. Additionally, GMW have indicated that there is very little appetite to terminate an existing lease for the purpose of facilitating commercial operations.

This situation limits the availability of land around Lake Hume for investment in tourism, recreation or residential product. Therefore, the main opportunity for future investment will be on private or council managed land.

ROLE OF LAKE HUME AS A WATER STORAGE

Investment in recreation and tourism at Lake Hume is not prioritised by governing authorities, due to the lake's primary role as a water storage.

The primary role of Lake Hume is as a key water storage of the Murray Darling Basin System, with secondary roles of the lake including hydroelectricity power generation and flood mitigation. From a management and legislative viewpoint, tourism and recreation uses of Lake Hume are not a priority, and only activities that do not interfere with the lake's primary functions will be permitted by governing bodies.

Furthermore, meeting regulatory requirements and obtaining approvals from these management agencies represents a barrier for investment in recreation or tourism product, infrastructure or housing.

8.6. Physical Considerations

WATER LEVELS

Inconsistent water levels limit year-round visitation attraction, and impact quality of life for residents.

Lake Hume's water levels regularly fluctuate throughout the course of the year, and between years, as a result of varying rainfall and the need to provide water for downstream uses. Subsequently, some locations (e.g. Tallangatta) are left without any water for recreation or tourism purposes when the lake level is reduced to below 35%.

Community consultation highlighted that the low visual attractiveness of Lake Hume when there is no water negatively impacts upon residents' quality of life. Moreover, given that much of the existing visitation to the lake is for boating and water-based activities, water-level fluctuations cause irregular visitation patterns.

There is therefore a need for investment in a diverse range of tourism products and experiences, both on and off water, to attract consistent visitation to Lake Hume.

HIGH WINDS

High winds affecting the viability of recreational boating, and contributing to lake bed erosion.

Due to its vast size and breadth, Lake Hume often experiences high winds. These conditions are not particularly conducive to paddle boating (e.g. kayaking, canoeing) or water sports, however, are highly suited to sailing. Opportunities for investment in and expansion of sailing activities at Lake Hume should therefore be considered.

High winds, in combination with fluctuating water levels, also cause erosion of the lake bed. This leads to large cliffs at the water's edge and the destruction of foreshore walking tracks. There is a need for walking trail repairs and investment in reinforcing the lake bed to prevent further erosion and damage, and to restore community amenity.

8.7. Awareness, Marketing and Visitor Information

AWARENESS FROM SOURCE MARKETS

Impact of low visitor market awareness of Lake Hume on the region's ability to attract visitation.

Consumer research conducted of a representative sample of over 2,000 Australians indicated a lack of awareness of Lake Hume from the broader Australian market. Additionally, the lake's isolation from population centres impacts accessibility from key visitor markets (e.g. Melbourne, Sydney, Canberra).

There is an opportunity to undertake marketing and promotion to increase awareness of Lake Hume as a visitor destination within the broader region.

LACK OF CLEAR BRANDING

Lack of clarity regarding the Lake Hume Brand, due to fragmented tourism governance approach.

Lake Hume is located within three regional tourism organisations, which causes a lack of ownership over marketing and promotion activities.

It is critical that tourism governance for Lake Hume is simplified to improve the quality and consistency of the approach. This will increase visitor markets' awareness of Lake Hume and the surrounding region.

SIGNAGE AND VISITOR INFORMATION

Outdated and insufficient tourism signage and visitor information preventing a high quality visitor experience.

Tourism and directional signage in key towns and around Lake Hume is either lacking or outdated and confusing.

There is an opportunity to invest in signage and visitor information to support a clear visitor experience and increase utilisation of Lake Hume and the Shire's other key assets.

8.8. Planning and Residential Development

POPULATION ATTRACTION

Opportunity to leverage Tallangatta and Bellbridge's proximity to Albury and Wodonga to increase population and generate economic prosperity.

Towong Shire's low population and business base creates difficulties in attracting business and tourism investment. Despite this, Tallangatta and Bellbridge have the comparative strengths of being located in close proximity to Albury-Wodonga, which could be leveraged to attract residents. Similar growth has occurred in other Albury-Wodonga satellite towns, including Tangambalanga.

In order to realise this opportunity, there is a need to increase housing supply and implement key infrastructure and amenity improvements to increase the population of the towns around Lake Hume. Population attraction will have the additional benefit of increasing VFR travel.

PLANNING RESTRICTIONS

Residential development on foreshore land constrained by special planning regulations associated with the lake's role as a water storage for the Murray-Darling Basin.

Given its role as a key water storage, Lake Hume is subject to a number of special planning regulations, including setbacks, that impact the approval process for residential developments.

PRESERVATION OF EXISTING LIFESTYLE AND CHARACTER

Future development around Lake Hume to preserve the existing village lifestyle and character of key towns.

Consultation with the community revealed the need for future residential development and commercial activation around Lake Hume to maintain the village lifestyle and town character currently enjoyed by residents. Opportunities should be considered to foster an enhanced sense of community in the towns surrounding the lake.

8.9. Discussion

The potential for development on and around Lake Hume is clearly constrained by the physical and regulatory circumstances affecting its use.

In order for the benefits of activating Lake Hume to be realised, this masterplan will explore potential projects to enhance the utilisation of the lake, withstanding the current situation regarding its management and use.

This means focussing on projects that

- Comply with the existing land and water governance framework;
- Prioritise water-based investment at locations with the most consistent access to water; and
- Diversify the product and experience offering to reduce reliance on water levels for attracting visitors and providing resident amenity.










9. STRATEGIC FRAMEWORK

The strategic framework takes into consideration the issues and opportunities identified for Lake Hume, and will be used to frame the Masterplan and identify projects for the activation of the lake.

9.1. Vision

Lake Hume is a vibrant year round inland water destination, supported by high amenity places, engaging water based and on land products and its activation driven by innovative and passionate people.

9.2. Objectives

 <p>1. Grow the economic benefit to Towong Shire from Lake Hume</p>	 <p>2. Deliver increased community connection and use of the lake as a recreation asset</p>	 <p>3. Leverage Lake Hume as a lifestyle asset for Towong Shire to attract and retain residents</p>
 <p>4. Provide opportunity for private sector investment and activation</p>	 <p>5. Sustainably manage, restore and maintain the natural environment of Lake Hume</p>	 <p>6. Increase the liveability attributes of waterfront towns</p>
 <p>7. Focus investment to create hubs of activity in key locations</p>	 <p>8. Plan and deliver investment that responds to changing water levels</p>	 <p>9. Grow awareness of Lake Hume through a cohesive brand, marketing and visitor information</p>

9.3. Strategic Themes

A range of strategic themes for investment and activation of Lake Hume have emerged through the development of this Masterplan.

These themes provide direction for investment and prioritise key residential and visitor economy needs.

	Theme	Direction
	Enabling Investment and Growth	Support economic growth by delivering infrastructure, planning and advocacy for regulatory changes to facilitate investment.
	Positioning, Branding and Awareness	Showcase Lake Hume and grow awareness through enhanced marketing and branding activities, signature events, and arts and cultural attractions.
	Foreshore Activation	Deliver a high amenity, well-connected and activated foreshore to encourage improved engagement with Lake Hume.
	On-water Activation	Increase utilisation of Lake Hume through investment in access infrastructure and bookable water-based product.

9.4. Project Framework

Numerous projects have been identified through the research phases of this study. Some of these are projects that have long standing need, others are new ideas generated which address the strategic issues and opportunities of the region.

Project Categorisation

Projects have been assessed to identify prioritisation of resources, funding and effort. This includes defining into the following categories

Priority Projects

Tier 1 projects are large scale projects that align well to the strategic objectives. These projects may require substantial funding, however may also have major constraints that impact on the short term deliverability. These projects have the following attributes:

- Large scale project;
- Large economic impact;
- Potential constraints leading to longer timeframe for delivery;
- Requires substantial funding.

Other Projects

These are projects that are smaller scale projects that may also service community need. Their impact is more localised. These projects have the following attributes:

- Smaller scale projects;
- Localised impacts;
- Potential community projects that will facilitate tourism outcome.

Project Delivery and Stakeholders

Stakeholder responsibility for each project has been identified, determining whether they have a Lead or Partner role in delivery.

The following acronyms have been used when referring to stakeholders in the following section:

- **DRM** Destination Riverina Murray.
- **GMW** Goulburn Murray Water
- **MRT** Murray Regional Tourism
- **NECMA** North East Catchment Management Authority
- **RRV** Regional Roads Victoria
- **TNE** Tourism North East

Timeframe

In addition, projects have been classified in terms of their timeframe. This relates to both their priority level for delivery, as well as their logical timing and staging.

This includes:

- Short-term: 1-2 years
- Medium-term: 3-4 years
- Long-term: 5+ years

10. PRIORITIES AND ACTIONS

10.1. Theme 1: Enabling Investment and Growth

Support economic growth by delivering infrastructure, planning and advocacy for regulatory changes to facilitate investment.

PRIORITY PROJECTS

Designation of Lake Hume as a Recreational Body to Support Commercial Cruising

Lead – Towong, Albury and Wodonga Councils

Partners – GMW, MDBA

Timeframe – Short-term

Lake Hume is currently not recognised as a recreation area in Victoria, therefore recreation by-laws currently do not apply. In Victoria the Water Minister, can change the houseboat regulations to include the Victorian waters in Lake Hume, or create a new houseboat regulation for Lake Hume, which would include provisions for greywater treatment. Opportunities for recreation boating include:

- Restaurant boat
- Commercial houseboat fleet
- Ferry or taxi service linking destinations

In addition to changes in policy as described above, infrastructure including dump points and boat ramps to support vessels will need to be considered.

Next Steps

1. Councils and GMW to collaboratively advocate to the Water Minister for the designation of Lake Hume as a recreation water body.
2. Relevant stakeholders including TNE, GMW, Local Governments to collaboratively undertake discussions with relevant DELWP personnel to seek changes to legislation.

Seal Lake Road

Lead – Towong Shire Council

Partners – Regional Roads Victoria

Timeframe – Short-term

Lake road which links Tallangatta and Bellbridge is mostly a gravel road. There is around 15 kms of gravel

road that would need to be sealed to create a sealed touring loop around the lake. This would also be used for car and bicycle touring and encourage visitors to circumnavigate the lake.

Next Steps

1. Engineers to analyse and prepare costings for Lake Road sealing.
2. Prepare a business case for sealing of the road which identifies economic benefits.
3. Seek funding to seal Lake Road.

Bellbridge Structure Plan

Lead – Towong Shire Council

Partners – RRV

Timeframe – Short-term

Bellbridge has lacked a structure plan to guide growth of the town in terms of both residential and commercial development. There is a need for a structure plan to allow for development of a new village centre in Bellbridge, including commercial enterprises, residential growth allocation, and other community infrastructure needs.

Consider the need to deliver the following community and tourism uses:

- Delivery of a grocery/produce store.
- Café and casual dining.
- Community meeting space.
- Road safety improvements, including new speed bumps, reduced speed limit and pedestrian crossings.

Next Steps

1. Seek funding for development of a detailed structure plan, allocate Council budget to co fund the project.

Facilitate Development in Tallangatta And Bellbridge

Lead – Towong Shire Council

Partners – GMW, NECMA, Private Investors

Timeframe – Short-term

Promote foreshore of Lake Hume in Towong Shire, through tourism development along the ridge between Lake Road and Lake Hume.

In order to achieve this, Council must consider:

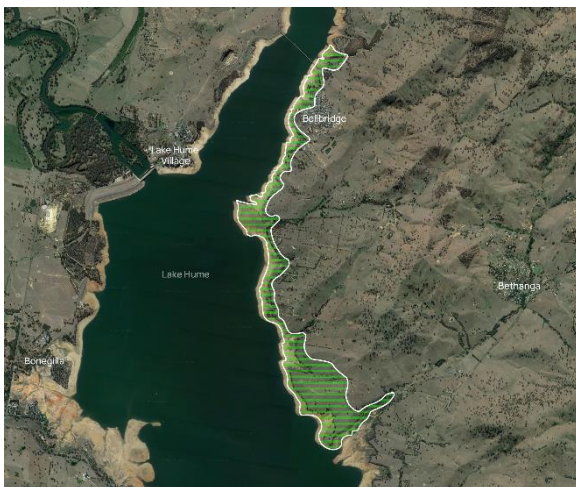
- Long term land rezoning at appropriate locations to facilitate development.
- Fast track existing subdivisions by liaising with relevant State government agencies.
- Communicate waterfront development requirements to investors.

F32. POTENTIAL WATERFRONT DEVELOPMENT SITES, TALLANGATTA



Source: Urban Enterprise, 2022

F33. POTENTIAL WATERFRONT DEVELOPMENT SITES, BELLBRIDGE



Source: Urban Enterprise, 2022

Next Steps

1. Undertake discussions with developers undertaking / planning current subdivisions and to identify barriers to progressing developments.
2. Liaise with State Government agencies and any relevant authorities to provide support for the development and address any barriers required to fast track the development.
3. Develop information pack to provide to investors regarding waterfront development requirements and conditions (e.g. GMW lake setback requirements).
4. Undertake planning scheme amendments for necessary lots to support delivery of the Tallangatta Structure Plan (underway) and Bellbridge Structure Plan (proposed).

OTHER PROJECTS

- **Telecommunications upgrades (short-term).** Identify and advocate for required telecommunications infrastructure upgrades.
- **Transport and Access (ongoing).** Continue to advocate for regular public transport service provision to Albury-Wodonga and around Towong Shire to support liveability and visitation.

10.2. Theme 2: Positioning, Branding and Awareness

Showcase Lake Hume and grow awareness through enhanced marketing and branding activities, signature events, and arts and cultural attractions.

PRIORITY PROJECTS

Brand Presence Program

Lead – Towong Shire Council

Partners – Albury-Wodonga, TNE, MRT, DRM

Timeframe – Short-term

Utilising the Lake Hume brand that was recently developed for the Lake Hume region of Towong Shire, ensure branded collateral is distributed in the region and online to promote Lake Hume. This should include:

- Signage (directional and branded signage)
- Gateway Signage Interventions
- Marketing program

Council to work with Albury-Wodonga to ensure a single, shared brand and collateral is developed and promoted, and collaborate with Tourism North East (TNE), Murray Regional Tourism (MRT) and Destination Riverina Murray (DRM).

Next Steps

1. Undertake review of collateral required and liaise with Councils to produce and distribute.

Events Calendar

Lead – Towong Shire Council

Partners – Private Sector

Timeframe – Short-Medium term

Developing a compelling year-round events calendar will grow awareness of Lake Hume. This may include:

- Sailing Regatta (enhance existing event)
- Triathlon
- Food truck at Tallangatta Showgrounds
- Market at Tallangatta Showgrounds
- New Years Eve Light Show Event

Next Steps

1. Prepare a one page 'how-to-guide' that simplifies the event permit and approvals process for event operators wishing to operate an event at Lake Hume, including GMW event permit process.
2. Attract private sector investors to operate events and facilitate event planning and delivery as appropriate.

Lake Hume Art and Activation Program

Lead – Towong Shire Council and Artist(s)

Partners – GMW and MDBA

Timeframe – Short-term

Art activations and events, including lighting, performances and public art activations, are a key part of placemaking as well as growing awareness for a destination, as they attract significant attention and coverage in marketing activities.

There is opportunity to harness and showcase Lake Hume through an art and activation program, which could be jointly funded with neighbouring Councils. This may include:

- Bethanga Bridge year-round lighting and art program.
- Permanent and semi-permanent on-water sculptures, including those that are submerged and leverage fluctuating water levels by becoming uncovered as the water level drops. Opportunities should be explored to deliver pieces that reflect Tallangatta's "notable" status, located in the eastern arm of the lake near Old Tallangatta.
- On-water ballet, performance, light show or projections.



Next Steps

1. Engage art consultant to develop a year-round suite of interventions.
2. Engage regional artists to deliver the program.

10.3. Theme 3: Foreshore Activation

Deliver a high amenity, well-connected and activated foreshore to encourage improved engagement with Lake Hume.

PRIORITY PROJECTS

Round the Lake Shared Trail

Lead – Towong Shire Council

Partners – GMW, MDBA, Albury Council, City of Wodonga

Timeframe – Short-term

The delivery of a shared trail around the Lake will be critical to improving liveability for residents, attracting regional visitation and providing a high quality visitor experience.

Importantly, the trail will provide a link with the existing High Country Rail Trail that connects from Wodonga through to Tallangatta (and beyond), and connecting to the shared path proposed by Albury City from Albury to the dam wall.

Key elements of the trail should include:

- New pedestrian/cyclist bridge next to Bethanga Bridge.
- Restoration and enhancement of existing walking trail at Bellbridge foreshore, and deliver trail extension from Bellbridge to Tallangatta.
- Signage and interpretation.
- Lighting.

Precedent: Mangakino Suspension Bridge, Taupo, NZ



Next Steps

1. Engage a trail specialist to develop a trail masterplan and route alignment, including a cultural heritage assessment.
2. Seek funding for construction.
3. Undertake staged construction, prioritising the trail connections between Albury and Bellbridge.

Foreshore Revegetation and Landscaping Program

Lead – Towong Shire Council

Partners – GMW

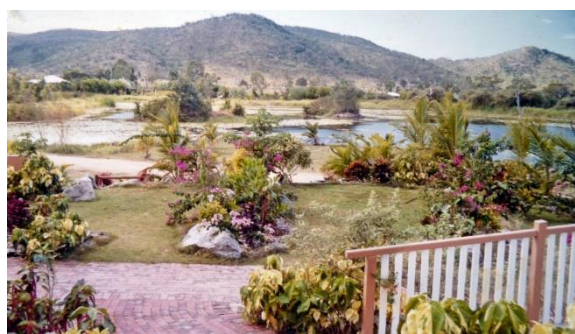
Timeframe – Short-term

The foreshore of Lake Hume lacks the amenity of many other lakes in the High Country, which is heavily impacted by the highly fluctuating water levels. This contributes to erosion of the lakebed, impacting both health of the waterway, appearance and maintenance of trails and foreshore.

There is an opportunity to undertake a large scale revegetation and landscaping program to complement foreshore activation and support township development.

In particular, there is opportunity to engage with Traditional Owners and landscape specialists to implement native plantings. This would provide a unique selling point for the lake, and differentiate it from all other High Country lakes.

Precedent: Australian Native Wildlife Park, Townsville



Next Steps

1. Engage landscape architect to prepare plans for revegetation and landscaping.

Bellbridge Boathouse Precinct

Lead – Towong Shire Council and Hume Boat Club

Partners – Community groups, private sector

Timeframe – Short-term

Redevelopment of the Lake Hume Boat Club and the broader precinct is the premium opportunity to enhance and activate the Bellbridge foreshore.

The Boathouse redevelopment will include integrated club social rooms (function centre and community space), a bespoke café with raised decking overlooking Lake Hume, and two commercial premise spaces.

In addition, this project will deliver a number of public space interventions in the broader precinct, including pop up food and beverage containers, playground and splash park, BBQ and seating.

Delivery of pop up food and beverage will enable a commercial offering to be provided in the short-term to meet community and visitor needs.

Bellbridge Boat Club Redevelopment Plans



Next Steps

1. Seek funding for construction and undertake staged delivery as required.

Tallangatta Foreshore Precinct Stage 1: Destination Playground, Café, Trail

Lead – Towong Shire Council

Partners – Private sector

Timeframe – Short-term

Towong Shire Council has embarked on a masterplan for the Tallangatta Foreshore overlooking Lake Hume. The precinct already has a tourist park, parkland and boat launching facilities, however there is potential to activate this part of town further.

The masterplan identifies the opportunity for a destination playground, which can be further supported by a café overlooking Lake Hume. There have been many examples of destination playgrounds creating new destinations in regional areas of Australia. A trail network should also be considered to complement the reserve and activate the space.

The destination playground should be expanded to include a destination splash park play area, to provide a water-based play area for children and youth, similar to precedents at Mildura Riverfront.

It will be important to understand the supply of other destination playgrounds and splash parks within the regional catchment area and how this splash park can be differentiated. The detailed design works for the precinct should consider the design features that can connect to and reflect the unique attributes of the lake and create a uniquely 'Lake Hume' experience.

Tallangatta Foreshore Plans, Towong Shire Council



Next Steps

1. Prepare a business case for investment in the playground, café and trails as part of stage 1 delivery of the masterplan.
2. Seek funding for implementation of stage 1.
3. Undertake detailed design and planning for implementation.

Tallangatta Golf Course and Showgrounds Precinct Masterplan

Lead – Towong Shire Council and Private Sector

Partners – Equine sector, community groups

Timeframe – Short-term

The Tallangatta Golf Course and Showgrounds precinct is a key asset for the town, and crucial to connecting the town with the waterfront.

The site has high amenity values and potential to become a regional visitor destination, however at present the golf-course is a low-grade, donation based system and the showgrounds is highly underutilised.

There is opportunity to revitalise the asset to meet market demand and expectations, by developing:

- Golf course with dining and social/small-scale business events space.
- Elevation of golf course to a state-standard
- Drive in cinema at showgrounds

These types of investments will provide new drivers for visitation to Tallangatta, as well as provide ancillary experiences to satisfy the existing visitor market and extract greater yield from them.

Precedent: Delsea Drive-In Theatre, New Jersey, USA



Next Steps

1. Undertake engagement with existing user groups of the site (including the equine industry) to ensure stakeholder needs and vision for the site are captured.
2. Prepare a masterplan and precinct activation strategy that will identify infrastructure and amenity upgrades required to promote activation of the site, improve amenity and increase utilisation of the precinct.

Bellbridge Lakeside Resort

Lead – Towong Shire Council and Private Sector

Partners – GMW

Timeframe – Short-term

The region lacks large-scale and high quality, contemporary accommodation stock. There is opportunity to develop a lakeside resort which leverages the high amenity natural values of the Lake.

The parcel of land immediately to the north of Bethanga bridge, partially owned by Council, is a key opportunity for a lake front resort. Other locations in proximity to Bellbridge township may be explored.

A waterfront camping and caravan park exists in Albury City (Lake Hume Resort), which primarily offers free-standing cabin accommodation. The Bellbridge Lakeside Resort will differentiate from the current offering and provide a contemporary, mid-level integrated resort offering with hotel-style rooms. Provision of this style offering will attract new markets and provide an accommodation type sought after by the High Country region's target markets.

Precedent: Oaks Cypress Lakes Resort, Hunter Valley, NSW



Next Steps

1. Council to undertake discussions with GMW and landholder to discuss negotiation of licencing arrangement and potential relocation to another parcel for grazing land.
2. Promote opportunity to interested investors.

OTHER PROJECTS

- **Tallangatta Lakelands Caravan Park Investment (short-term).** Council to lead investment into lake-front cabins and glamping at Tallangatta Lakelands Caravan Park.
- **Nature-based accommodation (Short-term).** Council to promote opportunities for investment in B&B, winery and farm stay accommodation, and eco-cabins in south-Tallangatta and Jervis Creek.
- **Old Tallangatta Butter Factory revitalisation (medium-term).** Council to promote opportunities for investment in the Old Tallangatta Butter Factory to become an arts, culture and/or food destination.
- **Foreshore Precinct Upgrades (short-term).** Undertake improvements to foreshore land at Bethanga Bay and boat ramp precinct north of Bethanga bridge. This should include landscaping, improved visitor amenities, picnic tables, improved signage and integration in marketing and visitor servicing collateral.

10.5. Theme 4: On-Water Activation and Access

Increase utilisation of Lake Hume through investment in access infrastructure and bookable water-based experiences.

PRIORITY PROJECTS

Bellbridge Wharf

Lead – Towong Shire Council

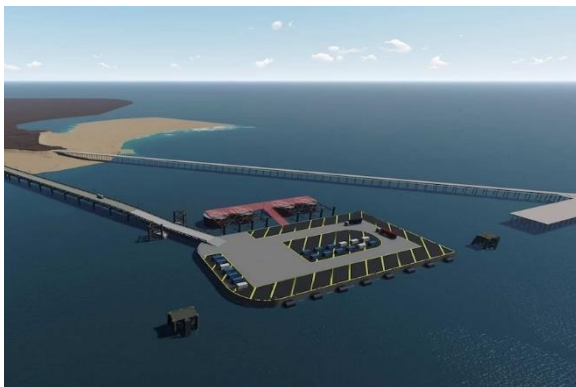
Partners – GMW, MDBA, Albury Council

Timeframe – Medium

There is need for mooring at Bellbridge, however the water levels are variable which requires the need for a pontoon-type structure.

There is opportunity to deliver a floating wharf that is connected to a fixed structure on the Bellbridge foreshore. Alternatively, the jetty could be connected to and accessed via the proposed pedestrian/cycling bridge located alongside the Bethanga Bridge. This will encourage visitor dispersal from boats into the town via the pedestrian bridge.

Precedent: Kimberley Marine Support Base Floating Jetty, Broome



Next Steps

1. Develop a plan for the wharf in collaboration with GMW to ensure placement and construction of moorings complies with requirements.
2. Seek approval from GMW to commence construction of wharf.

Bellbridge Floating Restaurant

Lead – Towong Shire Council

Partners – GMW, MDBA, Albury Council

Timeframe – Medium

There is opportunity to deliver a floating restaurant, bar or café on Lake Hume. There is potential for this to be either linked with the floating wharf structure or standalone.

A successful example is the Ponyfish Island bar in Melbourne, picture below. This could be connected to and accessed via the new pedestrian/cycling bridge, and connected to a new wharf, as demonstrated in the example below.

Precedent: Ponyfish Island, Yarra River, Melbourne



Next Steps

1. Develop a plan for a floating restaurant in collaboration with GMW to ensure placement and construction complies with requirements.
2. Promote opportunity to interested investors.

Bellbridge Boathouse Precinct - On-Water Activation

Lead – Towong Shire Council

Partners – GMW, MDBA

Timeframe – Short-term

To complement the boathouse precinct, there are a range of on-water activations that should be considered at Bellbridge, being the location with the most consistent year-round access to water.

This should include the following elements:

- Inflatable water park
- Paddle sports hire hub
- Designated swimming areas

Precedent: Lake Mulwala Splash Park, VIC/NSW



Next Steps

1. Promote the opportunities to a private operator, and include a how-to-guide for establishing a private operation on Lake Hume.
2. Facilitate business establishment through planning and advocacy.

Water Access Infrastructure

Lead – Towong Shire Council

Partners – GMW, MDBA

Timeframe – Short-term

There is a need for improved water access infrastructure to support the growth in visitation to Lake Hume, including piers, jetties and boat ramps at key locations with the most consistent access to water.

This will increase utilisation of Lake Hume for recreational boating and other water-based activities, and should include consideration of:

- Boat Ramp at Lloyds Point (west of Tallangatta), which has continuous access to water.
- Wharf at Bellbridge connected to Lake Hume suspension bridge.
- Wharf at Lake Hume Village.

Next Steps

1. Undertake an audit of the current water access infrastructure and its capacity, and consider the forecast need.
2. Liaise with GMW and MDBA to determine the exact locations and construction of the infrastructure.
3. Seek funding for delivery.

OTHER PROJECTS

- **Private sector touring and hiring opportunities (Short-term):** Council to promote opportunities for investment in bookable product, such as fishing tours, parasailing and other water sports that are well suited to the open conditions of Lake Hume such as kite surfing.
- **Tallangatta Enclosed Swimming Lagoon Feasibility Study (Medium-term).** Enclosed swimming lagoon at Tallangatta foreshore to reduce reliance on water levels and provide residents and visitors with year-round swimming access to Lake Hume. There are major constraints to the viability of this concept, including evaporation and how to maintain water quality. This may be explored with a feasibility study.

APPENDICES

APPENDIX A DOCUMENTS REVIEWED

Governance Context

- MDBA Corporate Plan, 2020-21
- MDBA Basin Plan Annual Report, 2018-19
- New Water Infrastructure in the Murray Darling Basin, 2021
- GMW Lake Hume Land and On Water Management Plan, 2007 & 2015
- WaterNSW Recreational Management Framework
- Water NSW Boat Ramp Facility Guidelines, 2015
- GMW Lake Hume Boating Guide, 2012
- GMW Corporate Plan, 2021-22 – 2025-26

Victoria

- Victorian Visitor Economy Masterplan Directions Paper, 2022
- Victorian Recovery and Reform Plan
- Visitor Economy Industry Action Plan 2030
- Victoria's 2020 tourism strategy
- Water for Victoria Water Plan, 2016
- Victoria's Trail Strategy 2014-24
- Grow cycling tourism in Victoria
- Victorian Recreational Better Boating Strategy, 2021
- Victorian Boating Behaviour Report, 2015
- DELWP Annual Report, 2021
- Victorian Murray Water Resource Plan, 2019
- Coronavirus (COVID-19) impact on Victoria's Visitor Economy, TEVE, 2021
- Victoria's 2020 Tourism Strategy, 2013
- Tourism North East – Three Year Strategy 2020-2022
- Victoria's High Country Destination Management Plan

Towong Shire Council

- Towong Shire Destination Management Plan, 2021
- Towong Shire Economic Development Strategy, 2021
- Towong Council Plan, 2021-25
- Our Bellbridge Masterplan and Strategy, 2014;
- The Narrows Project Feasibility Assessment, 2017

New South Wales

- NSW Regional Water Statement, 2019
- DNSW Visitor Economy Strategy 2030
- NSW Food & Wine Tourism Strategy & Action Plan, 2018-2022
- NSW Statewide Destination Management Plan, 2019
- Transport NSW Murray- Riverina Region Boating Plan, 2015

Albury City Council

- Murray River Experience Masterplan, 2007
- Thurgoona-Wirlinga Precinct Structure Plan
- Albury-Wodonga Destination Management Plan, 2019-23
- Lake Hume Site Plan Recommendations and Architectural Concept, 2018

City of Wodonga

- Albury-Wodonga Destination Management Plan, 2019-23
- City of Wodonga Council Plan, 2021-25

Indigo Shire Council

- Indigo Shire Lakes and Waterways Activation Plan, 2020-2030
- Indigo Shire Destination Game Changer 2023 Tourism Strategy
- Indigo /shire Hume Region Significant Tracks and Trails Strategy
- Kiewa-Tangambalanga Structure Plan
- Kiewa-Tangambalanga Placemaking Plan

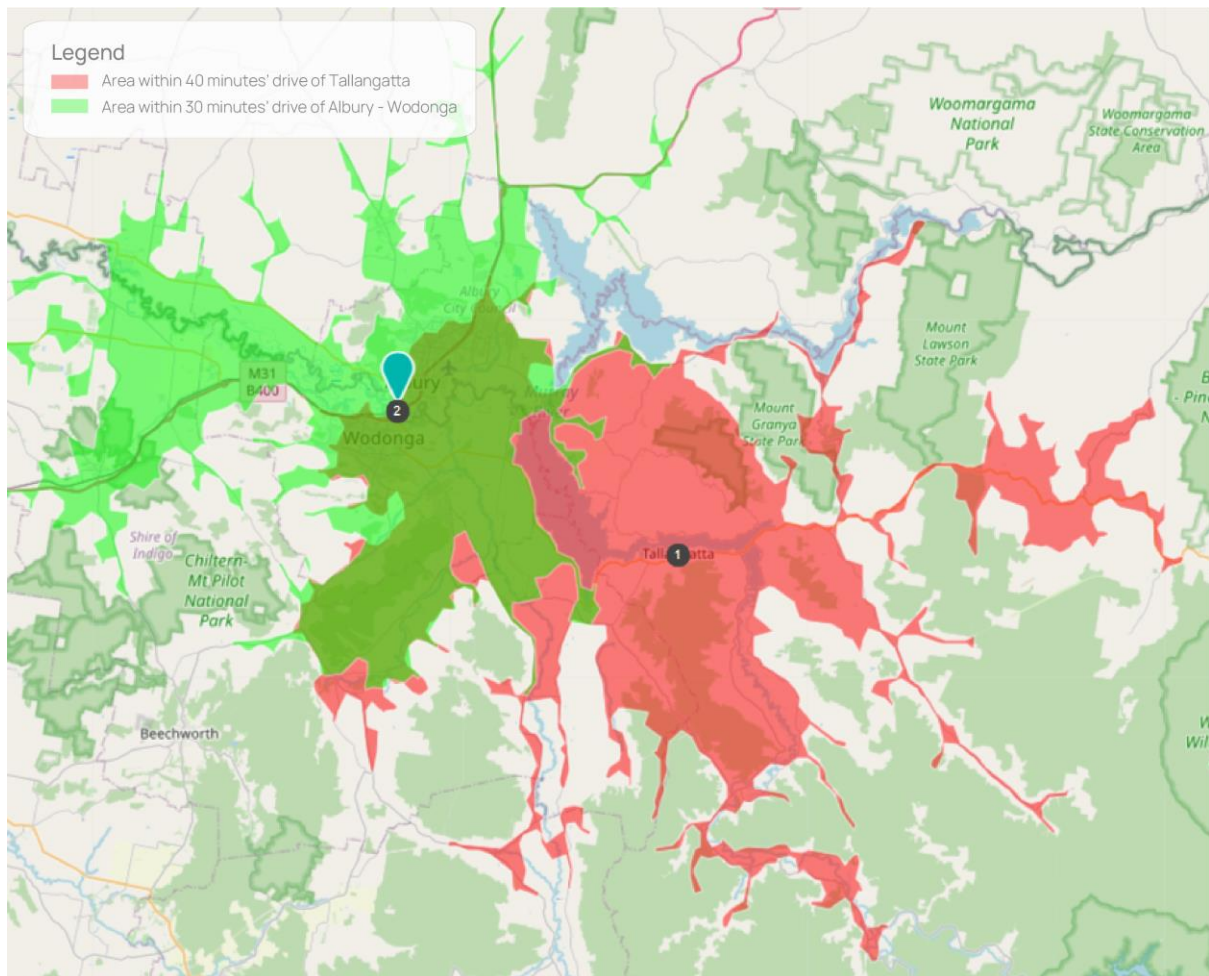
Greater Hume Shire Council

- Greater Hume Local Strategic Planning Statement
- Greater Hume Shire Visitor Experience Plan, 2015-2018
- Greater Hume Shire Community Strategic Plan, 2017-2030

APPENDIX B RETAIL SERVICE CATCHMENTS

The retail catchment area for Tallangatta is based on locations within 40 minutes' drive from Tallangatta, excluding all areas within 30 minutes' drive from Albury-Wodonga, as depicted below in Figure F34. It is assumed that residents within 40 minutes' drive will be serviced by Tallangatta's retail offering, whilst those located closer to Albury-Wodonga will choose to shop there.

F34. RETAIL SERVICE CATCHMENT, TALLANGATTA

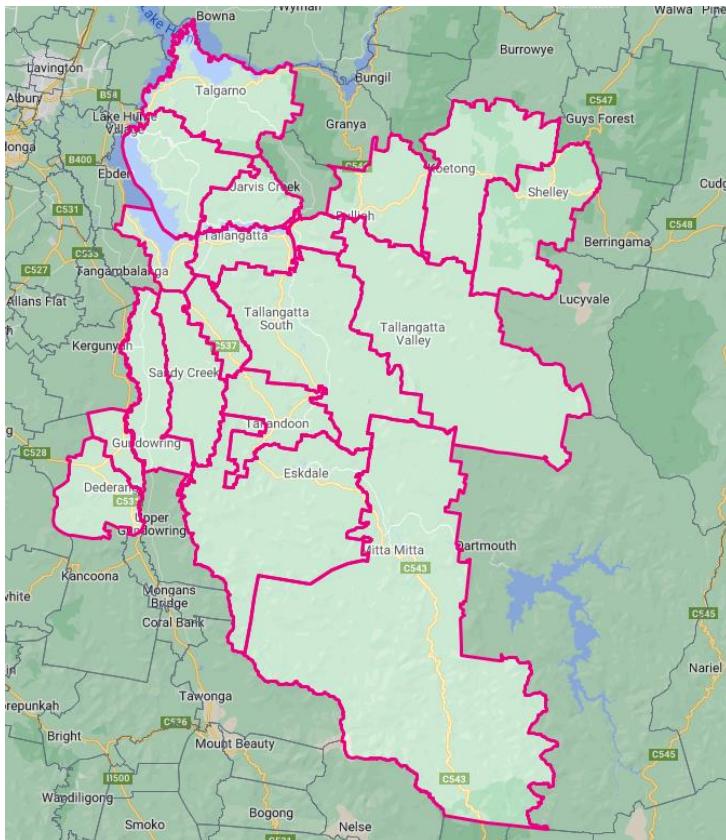


Source: Urban Enterprise, based on Classic Maps Open Route Service

The catchment area chosen for Bellbridge is the Bethanga Peninsula area. Given that there is very little existing retail in this area, it is assumed that any additional retail offering will likely service the residents on the Peninsula. A wider catchment area was not chosen, due to the surrounding areas being more proximate to either Tallangatta or Albury-Wodonga.

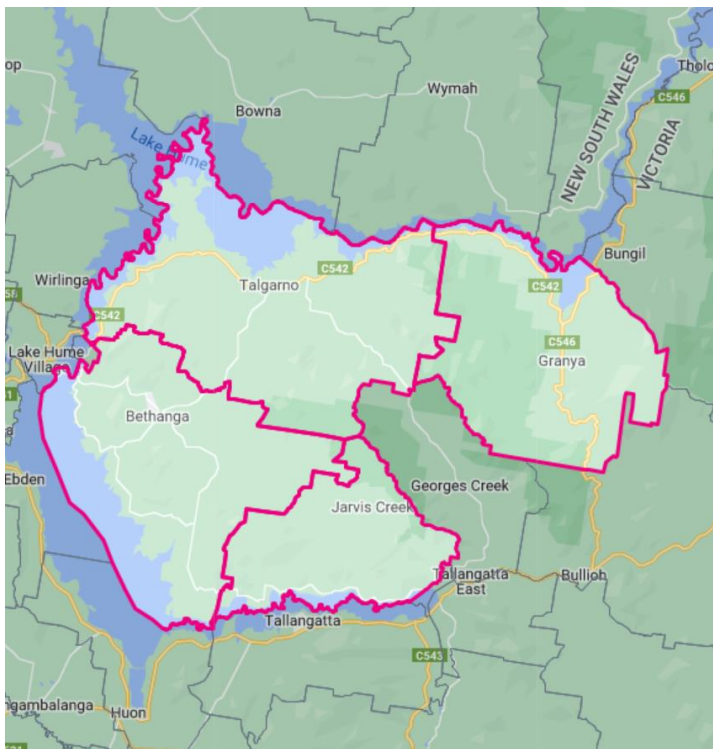
The retail service catchment areas for Tallangatta and Bellbridge are displayed in Figure 0 and F36 below. Due to limitations associated with data areas, the localities that best fit these areas were included in the retail catchments.

F35. RETAIL SERVICE CATCHMENT, TALLANGATTA (LOCALITIES)



Source: Urban Enterprise, based on REMPLAN map builder

F36. RETAIL SERVICE CATCHMENT, BELLBRIDGE (LOCALITIES)



Source: Urban Enterprise, based on REMPLAN map builder

APPENDIX C SUMMARY OF PLANNING ZONES

T15. OVERVIEW OF LAND USES

Zone	Purpose	Use		
		Permit not required	Permit Required	Prohibited
Residential				
GRZ	<ul style="list-style-type: none"> To encourage development that respects the neighbourhood character of the area. To encourage a diversity of housing types and housing growth particularly in locations offering good access to services and transport. To allow educational, recreational, religious, community and a limited range of other non-residential uses to serve local community needs in appropriate locations. 	<ul style="list-style-type: none"> Bed and breakfast Informal outdoor recreation Dwelling (other than bed and breakfast) Rooming house Railway 	<ul style="list-style-type: none"> Convenience restaurant Take away food premises Market Plant nursery Service station Store Informal outdoor recreation Car park Leisure and recreation Food and drink premises Accommodation 	<ul style="list-style-type: none"> Retail premises Amusement parlour Cinema based entertainment facility Motor racing track Nightclub Office Transport terminal Warehouse
RLZ	<ul style="list-style-type: none"> To provide for residential use in a rural environment. To provide for agricultural land uses which do not adversely affect the amenity of surrounding land uses. To protect and enhance the natural resources, biodiversity and landscape and heritage values of the area. To encourage use and development of land based on comprehensive and sustainable land management practices and infrastructure provision. 	<ul style="list-style-type: none"> Bed and breakfast Convenience shop Permit required Dwelling Railway Car park 	<ul style="list-style-type: none"> Hotel Accommodation Bar Restaurant Freeway service centre Market Plant nursery Primary produce sales Service station Store Leisure and recreation 	<ul style="list-style-type: none"> Amusement parlour Cinema based entertainment facility Motor racing track Nightclub Retail premises Office Transport terminal Warehouse
TZ	<ul style="list-style-type: none"> To provide for residential development and a range of commercial, industrial and other uses in small towns. To encourage development that respects the neighbourhood character of the area. To allow educational, recreational, religious, community and a limited range of other non-residential uses to serve local community needs in appropriate locations. 	<ul style="list-style-type: none"> Bed and breakfast Informal outdoor recreation Dwelling Rooming house Railway 	<ul style="list-style-type: none"> Accommodation Retail premises Leisure and recreation Office Place of assembly Warehouse 	<ul style="list-style-type: none"> Motor racing track
LDRZ	<ul style="list-style-type: none"> To provide for low-density residential development on lots which, in the absence of 	<ul style="list-style-type: none"> Bed and breakfast 	<ul style="list-style-type: none"> Accommodation Convenience restaurant 	<ul style="list-style-type: none"> Retail premises Amusement parlour

Zone	Purpose	Use		
		Permit not required	Permit Required	Prohibited
	reticulated sewerage, can treat and retain all wastewater.	<ul style="list-style-type: none"> Informal outdoor recreation Dwelling Railway 	<ul style="list-style-type: none"> Food and drink premises Convenience Shop Market Plant nursery Store Service station Leisure and recreation Car park Place of assembly 	<ul style="list-style-type: none"> Cinema based entertainment facility Nightclub Motor racing track Transport terminal Office Warehouse
Commercial				
C1Z	<ul style="list-style-type: none"> To create vibrant mixed use commercial centres for retail, office, business, entertainment and community uses. <p>To provide for residential uses at densities complementary to the role and scale of the commercial centre</p>	<ul style="list-style-type: none"> Accommodation Retail premises Shop Cinema/cinema based entertainment facility Exhibition centre Art and craft centre Informal outdoor recreation Office Railway Rooming house 	<ul style="list-style-type: none"> Leisure and recreation facility Place of assembly Warehouse 	<ul style="list-style-type: none"> Major sports and recreation facility Motor racing track
MUZ	<ul style="list-style-type: none"> To provide for a range of residential, commercial, industrial and other uses which complement the mixed-use function of the locality. To provide for housing at higher densities. To encourage development that responds to the existing or preferred neighbourhood character of the area. To facilitate the use, development and redevelopment of land in accordance with the objectives specified in a schedule to this zone. 	<ul style="list-style-type: none"> Bed and breakfast Food and drink premises Shop Art gallery Informal outdoor recreation Dwelling Office Railway Rooming house 	<ul style="list-style-type: none"> Accommodation Retail premises Leisure and recreation Place of assembly Warehouse 	N/A
Industrial				
IN1Z	<ul style="list-style-type: none"> To provide for manufacturing industry, the storage and distribution of goods and associated uses in a manner which does not affect the safety and amenity of local communities. 	<ul style="list-style-type: none"> Take away food Convenience shop Service station Informal outdoor recreation 	<ul style="list-style-type: none"> Restricted retail premises Retail premises Leisure and recreation 	<ul style="list-style-type: none"> Accommodation Shop Cinema based entertainment facility

Zone	Purpose	Use		
		Permit not required	Permit Required	Prohibited
		<ul style="list-style-type: none"> Railway Warehouse 	<ul style="list-style-type: none"> Cinema based entertainment facility Shop Office Place of assembly 	
Agriculture				
RAZ	<ul style="list-style-type: none"> To provide for the use of land for agriculture. To provide for other uses and development, in appropriate locations, which are compatible with agriculture and the environmental and landscape characteristics of the area. To ensure that use and development does not adversely affect surrounding land uses. To provide for the use and development of land for the specific purposes identified in a schedule to this zone. To protect and enhance natural resources and the biodiversity of the area. To encourage use and development of land based on comprehensive and sustainable land management practices and infrastructure provision 	<ul style="list-style-type: none"> Bed and breakfast Primary produce sales Informal outdoor recreation 	<ul style="list-style-type: none"> Camping and caravan park Group accommodation Hotel Residential hotel Host farm Freeway service centre Market Manufacturing sales Service station Restaurant Bar Convenience Shop Leisure and recreation Place of assembly Dwelling 	<ul style="list-style-type: none"> Amusement parlour Cinema based entertainment facility Nightclub Office Transport terminal Accommodation Retail premises
Public Uses				
PPRZ	<ul style="list-style-type: none"> To recognise areas for public recreation and open space. To protect and conserve areas of significance where appropriate. To provide for commercial uses where appropriate. 	<ul style="list-style-type: none"> Retail premises Store Office Informal outdoor recreation Open sports ground Any other non-prohibited land use 	<p>The following land uses that are associated with public land use, but are not conducted by or on behalf of the public land manager:</p> <ul style="list-style-type: none"> Office Retail premises Store 	<ul style="list-style-type: none"> Transport terminal Display home centre Cinema based entertainment facility Warehouse
PUZ	<ul style="list-style-type: none"> To recognise public land use for public utility and community services and facilities To provide for associated uses that are consistent with the intent of the public land reservation or purpose 	<ul style="list-style-type: none"> Railway Tramway Any other use carried out by or on behalf of the public land manager 	N/A	N/A

Source: Towong Planning Scheme, 2022

