

# The Australian Dream: Living on the coast

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## Abstract

**Purpose** - This research provides an analysis of the disparate notions and ideas, to form an overview of the possible trends in residential property for the Victorian coastal areas of the Surf Coast and the Bellarine Peninsula.

**Design/methodology** - This paper extends previous survey based research into patterns of urban development in two areas of coastal Victoria. Data from the recent Australian census results updates these earlier findings to investigate whether any changes in these patterns have occurred since 2005.

**Findings** - These coastal communities and their environment are at serious risk from the increased growth of both population and tourism. It is only with the support of all three tiers of government that the future requirements of coastal communities will be met.

**Social implications** - There needs to be a policy framework of sustainable growth and a funding approach to enable the local councils, not only on the Bellarine Peninsula and the Surf Coast, but on all Australian coastal areas, to embark on an extensive program to provide the necessary services and infrastructure for these changing environments.

**Originality** - This research outlines how Government planning and local councils are working to address these changing urban patterns, outlined in previous research, to protect the Victorian coastal environment.

**Keywords** Housing, Demographic trends, Sea change, Coastal development, Infrastructure

## Introduction

The Australian population is approximately 23 million (ABS, 2013). At this time approximately 75-80% of the total population lives in the seven capital cities, or elsewhere close to the coast (ABS, 2013). This places enormous strain on the coastal environments. Although the population is not large, given Australia's size, the concentration of people on the coast makes it one of the most urbanised countries in the World (Department of Foreign Affairs and Trade, 2013). This paper examines demographics in the state of Victoria, concentrating on two southwestern coastal areas. The research revisits a previous investigation of coastal Victoria to determine whether urban trends that were present in 2005 are still occurring today (Robson, 2007). The Bellarine Peninsula and the Surf Coast both have densely populated areas, largely due to their proximity to a major city and many rural communities. Both areas are experiencing housing growth in excess of the Australian average and are within one to two hours South of Melbourne, with a combined population of approximately 74,000 people (ABS, 2013).

### Review of Literature

This research examines the urban development in South West coastal Victoria and specifically that of the Bellarine Peninsula and the Surf Coast. The towns and their approximate populations are listed in Table 1 and was created from (ABS, 2013).

**Table 1.**

<b>Towns on the Bellarine Peninsula</b>	<b>Pop. 2001</b>	<b>Pop. 2006</b>	<b>Pop. 2011</b>
Leopold	7565	8743	9421
Drysdale	2991	3741	4283
Clifton Springs	6942	7054	7968
Port Arlington	2834	3020	3040
St Leonards	1391	1627	1758
Indented Head	610	590	600
Queenscliff	1577	1413	1408
Point Lonsdale	2276	2482	2516
Ocean Grove	10312	11278	12547
Barwon Heads	2230	2994	3888
<b>Total</b>	<b>38728</b>	<b>42942</b>	<b>47430</b>

<b>Towns on the Surf Coast</b>			
Torquay	5157	6709	9326
Anglesea	2301	2296	2305
Moriac	479	594	603
Jan Juc	3063	3153	5576
Aireys Inlet	759	753	752
Lorne	1023	970	978
Winchelsea	1785	1915	2052
Rural areas	4400	4700	4890
<b>Total</b>	<b>18965</b>	<b>21090</b>	<b>26482</b>

The Victorian market is dominated by one major urban area (Melbourne, population approximately 4.2 million) and the four smaller urban centres of Wodonga, Geelong, Bendigo and Ballarat. These are supported by a system of smaller regional cities and towns, with an overall Victorian population of approximately 5.600 million people (ABS, 2013). As the Australian population continues to expand it has become increasingly more difficult to predict where people will chose to live. One of the reasons given for the decline in the importance of planning in many major cities is the difficulty of gauging some of the major shifts in population and location that are occurring within a large urban area and in particular the revival of the inner suburbs and the expansion of the outer suburbs (Daly, 1998). This applies even more so to areas outside the major cities, such as coastal and rural areas. Planning schemes exist, but developers are always pushing the zoning boundaries for further housing expansion. It is demographic, economic and environmental factors that determine where people live in the broader sense (Newman, 2005; Gurrans *et al*, 2006, p.4). However it is the particular mix of these three influences in any given geographic

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area, combined with individual emotional situations that set the scene for future development.

### *Demographic factors*

Although all the demographic factors are determinants of residential property, the one that specifically affects coastal development is that of lifestyle changes. There are many lifestyle reasons why people move from an urban area. The most common are retirement, or stress related (Newman, 2005). Personal debt (excluding mortgages) increased four fold from 1996-2004. In an attempt to pay off this debt many are working very long hours. This work-spend cycle takes a toll on health and relationships. There is a growing movement of people intent on living a less stressful life (Brown, 2005; Nicholson, 2004). Many of these people will seek a life away from the capital cities (Santoro, 2006; Quine & Carter, 2006). In Australia, migration for lifestyle reasons has traditionally focused on coastal areas. As coastal areas also attract many tourists, managing growth and development in these areas becomes very complex. The needs of the local residents and the demands of the influx of tourists can create conflict and usually put pressure on the already fragile infrastructure system (Gurran *et al*, 2006). In Australia we call these population shifts Sea Changes because historically this is where most of the out-migration from cities has occurred (Haratsis, 2004; Kaplan, 2003; Burnley & Murphy, 2002; Salt, 2004; Walmsley, Epps & Duncan, 1998). Since 1970, over 500,000 people have left Melbourne for less populated areas in Victoria (Burnley and Murphy, 2004).

As well as geographically defining the areas of population turnabout in Australia, Burnley and Murphy (2004) also developed definitions to describe the demographics of the Sea Changer. They maintain that out-migration from Australian cities to rural, or coastal areas, have been largely made up of three groups of people:

- Free Agents
- Forced Relocators
- Periodic populations

Free Agents - are those who choose to seek a "change". They may have passive or high incomes, or may simply wish to downshift for a lifestyle change. This group is made up of two socio-economic types:

- Retirees – This group generally sells their large family home in the suburbs and move to allocation of their choice to enjoy their twilight years. They may only represent a small proportion of a city's aging population, but they present a large proportion of many Sea/Tree Change locations.
- Alternative Life stylers – This group is ever expanding, are still in the workforce and are aided by flexible working hours, increased ability to work from home and the increase of home based businesses, improved telecommunications and extensive use of the internet. They are also attracted

by the increasing need for additional services in these areas because of the increases in retirees and tourism. Such things as vineyards, restaurants, B&B's and Art Galleries. This group represents 70% of the Free Agents who move to rural or coastal areas of Australia (Burnley & Murphy, 2002).

Forced Locators - are those groups on low-incomes who move to perimetropolitan or turnabout areas in search of affordable housing a cheaper cost of living. They are often people on some form of income support. The unemployment rate of many of these areas is three times the National average and single parent household represent 8% of the population, as against 5.2% for Australia as a whole. (ABS, 2013)

Periodic Population - is the term used to denote the group who own or rent homes in these areas that they visit at weekends and during holidays. This term can also be applied to people whose life style allows them to live in two places and tourists who swell the numbers in school holiday times, particularly in summer.

The problem with identifying the type of resident living in many of Victoria's coastal areas is compounded by the relative proximity to Melbourne and Geelong. This introduces a fourth group of people who live in the coastal or rural areas.

Commuter - is the term chosen to represent the large proportion of the population, from the Bellarine Peninsula and the Surf Coast, commuting to Melbourne and Geelong, three to five days a week for work (Salt, 2006).

#### *Economic factors*

Housing is now very expensive in Australia, especially in the major cities. Increased demand from the over 25+ year olds, high immigration and from the residential investment market, have fuelled a price escalation that appeared affordable to many, due to the low interest rates and the low rate of inflation (REIV, 2012). In Victoria the investment housing market has risen from 15% of all mortgage borrowing in 1992 to approximately 35% now, partly due to the low share market. Although this has flowed on to some of the areas in coastal Victoria, there are still some towns where housing prices are more affordable than others (BIS Shrapnel, 2013). Housing affordability and suburban sprawl have become major problems for Australia. Many country centres, particularly on the coast, have also experienced large increases in housing prices as many of these country towns become dormitory suburbs of Melbourne or Geelong. This has meant that many coastal towns, particularly those within commuting distance of a major city now have very unaffordable housing and the small town, community driven, relaxed lifestyle, is now under pressure (Harty, 2005). As consumers become more knowledgeable and governments more efficient at using fiscal and monetary policy, the future direction of housing has become harder to predict. The image of Australian has long been one of sandy beaches and large tracts of Australian bush. Victoria has large areas of both of these terrains, but the beach areas are becoming more settled. In the latest boom the national house price doubled and house prices are now relatively higher compared to household incomes, than ever before in Australian history (National Housing Alliance, 2007).

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### *Environment factors*

International trends suggest that the rapid population growth experienced by many of Australia's coastal towns is not unique. It is very common for this type of development to bring with it environmental problems, such as water degradation, loss of native fauna and flora habitat, conversion of rural land and other unsettling changes. Couple this with situations where existing planning frameworks are not designed to handle these changes and you have a very common scenario for coastal Australia. Local governments are at the "coal face" for these challenges. They are responsible for the daily management of these areas, but they have no influence on the broader population pressures that determine the increased migration and limited financial capacity to support any infrastructure improvements (Gurran *et al*, 2006). In 2002, the Victorian Government announced the Melbourne 2030 plan. The future development for the city for the next 25 years is set out in this 192 page document (Department of Sustainable Environment, 2005). The theme is "cleaner and greener". The initiatives come under nine headings, including management of growth, better transport links, a more compact city and networks with Victoria's regional cities of Geelong, Ballarat, Bendigo, Wodonga, Wangaratta, Benella and Shepparton. As Melbourne continues to expand in area there has been a "spillover" effect into rural areas and in particular to coastal Victoria. Although there is an attempt at planning for Melbourne there is a failure to integrate social and economic objectives with coastal policies and the land use plans applying to coastal areas, are not articulated or integrated within coastal policy and planning frameworks (Gurran *et al*, 2005).

Unlike metropolitan areas in Australia, coastal areas have not been planned with the objective of accommodating high population growth. Coastal councils on the whole have not been prepared for the large inflow of new residents. They have not had the resources to meet the increase in demand for infrastructure, such as roads, water supply, sewerage and power, nor sufficient health, transport, education and emergency services for continuing population growth (Gurran *et al*, 2005, p. 7). Many towns on the Bellarine Peninsula and the Surf coast have development up to the boundaries of their current residential zone. Increased demand and the attempts to provide the answering supply have put pressure on the existing infrastructure and services in these areas. Regardless of how many people move to coastal Victoria, it will probably be the sustainability issues that will be the challenge for the future residential development of coastal Victoria. Effective regional planning is thought by sea change communities to be critical to the management of growth in these coastal areas. Most of these communities report that existing regional plans lack foresight and consistency in their application. All councils report infrastructure shortfalls and a lack of funds, despite developer contributions to provide services to a standard that is acceptable to residents. Gaps exist in the physical infrastructure areas of roads, sewerage, water and public transport. In addition smaller towns have a shortage of social, professional, education and health services. There appears to be very little forward planning and this is of concern with the ever increasing number of tourists to these areas in the holiday seasons (Gurran *et al*, 2005).

Coastal towns throughout Australia have come under enormous environmental stress and this is one of the reasons that the Sea Change Task Force was established. Management of resources, infrastructure and planning issues are central to their agenda. Coastal environments are under major pressure with habitat loss and fragmentation, loss and degradation of coastal wetlands, changes in ecosystems and marine habitats, the introduction of exotic species and erosion. The distinctive rural character of coastal areas is threatened by the increased demand for urban development and increased tourism (*Ibid*). Green (2004) warns of a loss of character occurring as the environmental features that have traditionally defined a town is replaced with unsympathetic development. Nearly all the towns covered by the research have been affected in some way by this type of development and the distinctive character of these towns is slowly being transformed in a global uniformity. In response to this type of development many towns on the Surf Coast and the Bellarine Peninsula now have very active community groups who have lost faith with their local councils and have become experienced in lobbying to organisations such as the Victorian Civil and Administrative tribunal (VCAT).

#### *The Bellarine Peninsula*

Geelong is Victoria's second largest city and is located on the shores of Corio Bay approximately 75 kilometres south-west of Melbourne. The Bellarine Peninsula is located immediately east of Geelong, to the Port Phillip Heads. The City of Greater Geelong is Victoria's largest regional City, with a population of greater than 200,000 people and covering 1,240 square kilometres. (City of Greater Geelong, 2012) The City of Greater Geelong has a number of growth strategies in place and three of them are for areas on the Bellarine Peninsula. In every case they are consulting extensively with the local residents to ensure that growth can occur in a sympathetic manner with the environment (Wright, 2004). The Bellarine Peninsula had a population of approximately 47,500 permanent people, which is approximately 20% of the total population of the City of Greater Geelong. The lure of the Bellarine Peninsula is in its variety. Every town is different and between them they offer something for everyone.

#### *The Surf Coast*

The Surf Coast is the name given to the coastal area south west of Torquay around to Lorne. Approximately 26,500 people live in the area and many of the towns are within the 1.5 hour commuter drive to Melbourne or 30 minutes to Geelong. (City of Greater Geelong, 2012) It covers an area of 1,562 square kilometres and has 55 kilometres of coastline. The towns on the Surf Coast hug the ocean and often have very little distance between. The exception is the area between Torquay (closest to Geelong) and Anglesea, where there are large tracts of bush in a designated National Park. This is the area of surf internationally known as Bell's Beach. There are seven major towns in the area and only Winchelsea and Moriac are not on the coast. These towns mark the start of the scenic Great Ocean Road (Surf Coast Shire, 2012).

*Why live on the Bellarine Peninsula or the Surf Coast?*

**Table 2.** Statistical Comparisons

	<b>Surf Coast</b>	<b>Bellarine Peninsula</b>	<b>Victoria</b>
Home Ownership	75%	72.5%	70%
Post Graduate & Undergraduates	2.1%	2.5%	3.6%
Health & Community Industry Workforce	10.5%	11.5%	10%
Manufacturing Workforce	19%	17%	15.3%
Trades People	17%	15%	12%
Population 70+	7.5%	10%	8%
Total Population	26,482	47,430	5,624,000
Unemployment Rate	4.4%	4.4%	5.4%
Single Person Households	25%	23-32%	23%
Median Household Weekly Income	\$1446	\$1200	\$1350

The Bellarine Peninsula and Surf Coast Basic Statistics as compiled from Census Data, compared with Victoria as a whole (ABS, 2013)

- As can be seen from Table 2, the Bellarine Peninsula and the Surf Coast have a slightly higher home ownership rate, a greater proportion of workers in industries where Australia is suffering shortages and has a lower unemployment rate than many other parts of Victoria. These are all positive and important reasons for why people might consider relocating to these areas.
- They are close to two metropolitan areas, Melbourne and Geelong (one and a half hours by car, two hours by bus and train) with reasonable transport infrastructures, good community and health resources in the towns and a hospital less than 30 minutes away.
- Recreational activities are excellent, with sixteen sand belt golf courses and every activity from football to Kick Boxing.
- The area has a moderate climate and is warmer than Melbourne in the winter and cooler in the summer.

- The Bellarine Peninsula and the Surf Coast have a range of different towns to choose from, representing different socio-economic groups and differing house types and prices. In other words, lots of choice. With the exception of Queenscliff, Point Lonsdale, Torquay and Lorne, housing prices are affordable by Melbourne and Geelong standards and would be attractive to first home buyers. A comparison of house prices for the Bellarine Peninsula and the Surf Coast is found in Table 3.

**Table 3.** Median Housing Price Comparison

<b>Towns on the Bellarine Peninsula</b>	<b>1995 \$</b>	<b>2012 \$</b>
Drysdale	110,000	300,000
Clifton Springs	100,000	315,000
Port Arlington	130,000	330,000
St Leonards	95,000	285,000
Indented Heads	85,000	350,000
Queenscliff	200,000	625,000
Point Lonsdale	180,000	650,000
Ocean Grove	125,000	460,000
Barwon Heads	140,000	500,000
Leopold	120,000	340,500
Anglesea	190,000	460,000
Lorne	300,000	700,000
Aireys Inlet	170,000	530,000
Torquay/Jan Juc	160,000	550,000
Melbourne	220,000	532,000
Victoria	120,000	307,000

Housing Prices as compiled from REIV (Real Estate Institute of Victoria, 2012)

The Bellarine Peninsula and the Surf Coast offer the chance to “downshift” or retire, but still be close enough to family and friends in the Melbourne, without having to buy a city residence. There are also towns in these areas close enough to Melbourne to be able to commute. The two most obvious are the Towns of Ocean grove on the Bellarine Peninsula and Torquay/Jan Juc on the Surf Coast. Both of these towns are within 15 minutes drive of the fast train line to Melbourne.

### Methodology

The Bellarine Peninsula and the Surf Coast contain 17 towns. In previous research seven of these were chosen to distribute questionnaires (Robson, 2007). The chosen

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towns are, Port Arlington, Queenscliff, Point Lonsdale, Ocean Grove, Barwon Heads, Torquay and Anglesea. With all coastal towns there are a high percentage of holiday homes (absentee owners) and these were identified from council mailing addresses. A number of streets were chosen at random from these towns. The streets were chosen on the basis of their higher percentage of permanent residents. These streets were then letter-dropped with a copy of the survey and a stamped addressed envelope for the questionnaire return. 450 houses in the seven towns were letter-dropped and 204 questionnaires were returned, giving approximately a 40% response rate. At this time there were approximately 65,000 residents living in this area of Victoria, this survey is a very small sample and the results derived from it are in no way considered conclusive. However, very strong trends emerge from the data and it is probable that these trends are consistent across a large percentage of the population of this region and possibly for other coastal areas of Australia. This research revisits the earlier results in the light of two further Australian census dates (2006 and 2011) to examine whether patterns of urban development highlighted in previous research are still occurring (Robson, 2007; ABS, 2013).

## Findings

Housing affordability and the residential property market are not the only reasons people choose to live where they do. The state of the property market is a major determinant, but people choose their location for a myriad of reasons. They include:

- Personal economic reasons, such as income, employment and business opportunities.
- Climatic/geographic reasons, such as a preference for warm weather or mountain terrain.
- Psychological reasons, such as personality types, wants and needs etc.
- Emotional reasons, such as being close to family, close ties with an area.
- Technological reasons, such as being able to work partly from home, due to improved communication links and flexibility in work places.

For people to move great distances, there usually needs to be a catalyst to set this in motion. The catalyst can take many forms. It could be a job offer, a romance, not able to afford a property in the area they prefer, or a host of other reasons. It is these individual decisions that people make, that are difficult to predict. Literature and statistical data can show you possible trends, but it is only by questioning people that you can start to understand why people make the decisions that they do. The surveys and interviews that form part of this research are an attempt to emulate why people live in coastal Victoria and whether this trend will escalate, but only a census could give the true picture of urban development.

In previous research (Robson, 2007) 370 questionnaires were distributed in five of the coastal towns on the Bellarine Peninsula, 164 usable questionnaires were returned. The age grouping of the respondents is shown in Figure 1 and the

distribution is heavily skewed towards the older age groups, with 54% of the respondents being over 60 years in age and a median age of 60-69 years. Although the numbers of respondents from the younger age groups were low, all age groups were represented in the survey. A slightly different demographic emerged from the Surf Coast survey. Due to the original mail out to this area having only one response and six questionnaires returned unopened, the remaining 80 questionnaires were hand delivered, as for the Bellarine Peninsula questionnaires. Of the 80 remaining questionnaires distributed in Anglesea, Torquay and Jan Juc, 36 were returned and all were from local residents. The age grouping of the respondents is shown in Figure 2 and although the 60-69 group was the largest groups, the median age is younger than the Bellarine Peninsula, being 45-50 years. The second largest age group represented was 30-39, which would support the statistic that this is one of the fastest growing areas in Australia, with over 6% annual population growth.(City of Greater Geelong, 2012; ABS, 2013)

Figure 1. Age groups on the Bellarine Peninsula

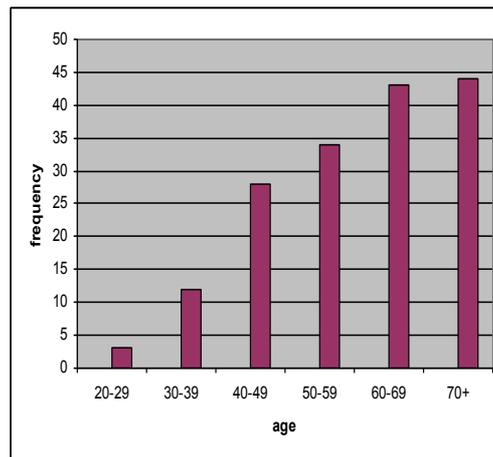
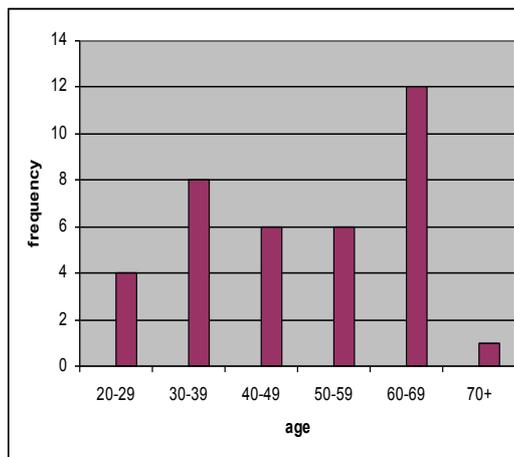


Figure 2. Age groups on the Surf Coast



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With one exception, all of the respondents said that the change had lived up to expectations and that they loved the beach lifestyle. However it may be that only satisfied coastal dwellers felt motivated to return the questionnaire. The reasons for relocating were varied and are listed below, in order of frequency.

Reasons for Change of lifestyle:

- Friends or family live in the area
- Transferred for work or bought a business
- Came for a holiday and loved it
- Liked the idea of living in a small town at a less frantic pace
- Health reasons
- Always wanted to live by the sea
- Had a holiday house here first
- Born in the area and moved back
- Able to work from home
- Moved for a relationship

These ten reasons given for moving by the respondents make a very comprehensive list of why people might relocate. The three which occurred most frequently were, recommended by friends or family, moved for work or bought a business and had a holiday home here first. Of the respondents who had said they had taken a Sea Change, over half indicated that there had been a catalyst and the reasons given are listed below in order of frequency.

Catalyst for taking a Sea Change:

- Retirement
- Children moved out
- Moved for work/business
- Relationship reasons - death/divorce
- Could not afford to buy in Melbourne
- Children starting school
- For the children
- Health scare/illness

The fact that retirement was given as the most frequent reason for taking a Sea Change fits with the median age of the respondents being in the over 60 age group. In fact 90 of the 164 surveys returned from the Bellarine Peninsula were from people aged over 60 years. Given that the baby boomers are just starting to turn 60, this representation can be expected to grow over the next 20 years.

Figures 3 and 4 provide the breakdown of the “Sea Changers” versus longer term residents. Over 70% of the respondents indicated that they had taken a Sea Change on the Bellarine Peninsula and this was across all ages and across all the different periods of time people had lived in the towns. This figure was even higher in the Surf Coast data, being 90%, but the response rate was lower. Sea Change has always been

happening and it does not appear to any more frequent on the Bellarine Peninsula or the Surf Coast than it ever has.

Figure 3. Bellarine Peninsula

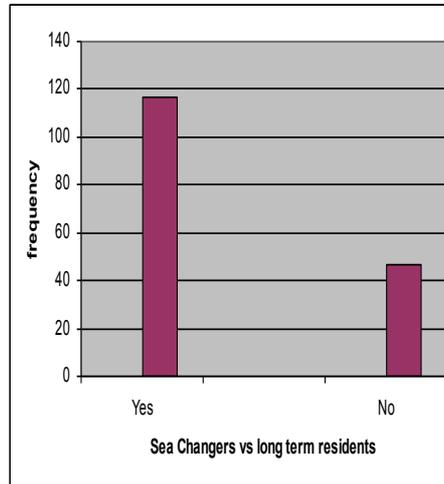
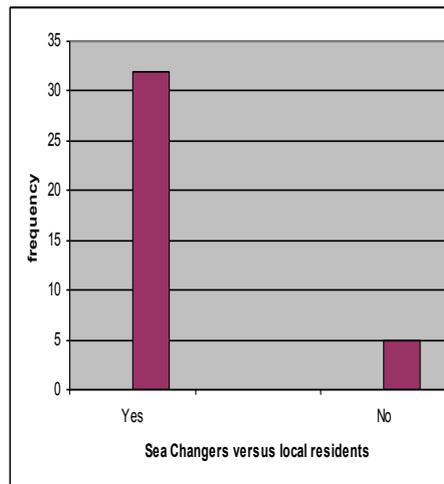


Figure 4. Surf Coast



As you would expect from a survey where the median age is over 60 for one group and over 50 for the other, over half the respondents (52%) were not in the workforce. The remainder were made up of 30% who worked locally, 15% owned a local business and 3% commuted elsewhere. Once again the figures appear to support the supposition that on the whole only local residents bothered to complete the questionnaire and those that did had an interest in expressing their opinion concerning the future development of the area.

With regard to the local services the respondents made use of, by far the most popular was the library, closely followed by the Health and Medical centres and sporting clubs. Not surprising, where more than half the respondents are over 60 years old, schools and child care rated quite low. The big surprise was only 50 people used

public transport and many who indicated that public transport needed to be improved, did not indicate that they used it at all. Perhaps if the service was more frequent they might use it, but this sort of commitment is not going to bring about an increase in a service that is already underused. Local services that were added to the survey list were churches, Senior Citizens club, the Neighbourhood House, local theatre groups, the RSL and the day program for people with a disability.

The final and perhaps the most important result from the survey was the response to the question of what additional services would be needed over the next 20 years. The first five (in bold) were listed by many of the respondents and the remainder only occasionally (but that does not indicate a degree of unimportance as only 450 people were surveyed and 204 replied):

- More age care facilities – retirement villages
- An upgrading of the water supply
- More frequent public transport
- Additional child care facilities/after school care
- A heated swimming pool
- Better town planning policies and guidelines
- Better tourism infrastructure
- Better traffic management
- 24 hour manned police stations
- Aged care support for those at home
- More General Practitioners
- Ferry service to Melbourne
- A hospital or medical clinic specialising in the elderly
- More skate parks and other entertainment for the youth
- A cinema complex
- A community nursery/centre

People have always moved to coastal Victoria and mainly for a lifestyle change, but they are still outnumbered by the weekenders. Campbell Potts (2013), an Ocean Grove real estate agent, stated that 70% of all sales were to people from outside the area and most of these were being used as holiday homes and made available for holiday letting, thereby classifying them as investment properties for taxation purposes. He further stated that after a small slow down in the middle of 2012, homes were now selling steadily again.

Although the response rate for the Surf Coast was not as high as for the Bellarine Peninsula, ABS data supports the survey data that indicates the two areas have slightly different demographics. This different demographic focus is also supported by the Surf Coast Shire population forecast (2012) where they noted that children aged between one year and 11 years had increased by 6-10% over the last five years and were expected to continue increasing within their prediction period of 2001-2021. The focus for development has been and will continue to be the Torquay/Jan Jucarea which has seen a large increase in population for the 30-40 age groups, with young children.

They expect the growth of this type of household to show an increase of between 35-40% over the next 10 years. The Torquay/Jan Juc area is suited to “Greenfield” housing development due to the excellent access to Geelong via the Surf Coast Highway and the lack of physical restraints, such as terrain and native bush. They also expect an increase in the numbers of retired baby boomers over the next 10 years as well (Surf Coast Shire, 2012).

### **Recommendations and conclusion**

The Minister for Planning for Victoria has spoken of a desire to preserve the small country village feel of many of the seaside towns on the Bellarine Peninsula and the Surf coast. These areas are strong on tourism and holiday destinations, when populations can explode by more than five times the usual population (Department of Planning and Community development, 2013). An examination of the population data for the Bellarine Peninsula and the Surf Coast show the areas are still growing, particularly Ocean Grove, Leopold and Torquay/Jan Juc. Despite residential development surging in these three towns they are no longer the fastest growing towns in Victoria. Other towns on the Bellarine have had subdivisions approved. One is a 660 allotment site on the outskirts of Point Lonsdale that was approved in 2009. Less than a hundred sites have sold since then and the developer has conceded defeat and is offering the site for sale (Fowles, 2013). People are investing in the coastal Victoria, but for future development, not necessarily for now. There could be a number of reasons for this:

- Retirees can downsize within the metropolitan area of Melbourne in a high/rise, or similar high density site.
- The property market uncertainty may have dampened the desire to expand borrowing for a second home.
- Many people are not retiring early as it was expected, for any number of reasons, including job satisfaction, fear of superannuation shortfalls, the high cost of living etc. (Burnley & Murphy, 2004).
- The house prices for many of the towns on the Bellarine Peninsula and the Surf Coast are now higher in price than most of the outer suburbs of Melbourne, making a move for cheaper housing no longer a viable option. If people are moving it is for a lifestyle change.

Even if we accept that expansion at the moment is limited to the new housing market for the commuting and first home buyer groups on the Bellarine Peninsula and Surf Coast, the fact is that the Baby Boomers (many now in their 50s and 60s), will start retiring over the next ten years. The question is, will they seek a Sea Change, and if so, will it be in coastal Victoria? What services are available to them when they are looking to make this decision? Clearly Greater Geelong is targeted as a growth area. Earlier research (Robson, 2007) found that authorities were struggling with out of date and inappropriate infrastructure that was unable to support even the existing

population, let alone any increases. This included insufficient water supplies, poor roads, inadequate health and community facilities and all the things that put communities under stress. It is now 2013 and the situation has changed. State and local governments have worked together to create a public works program of developments that have either commenced, or will shortly do so, to address most of the previous infrastructure shortfalls. A total of \$1.9 Billion of investment projects are in the pipeline and \$891 Million are underway. These include:

- A new hospital for Geelong and major renovations for the two existing institutions,
- Expansions to Universities and schools in the area,
- Major road works continuing in all areas,
- A black-water treatment centre for Geelong,
- A pipeline link to the Melbourne water supply which will double existing water supplies,
- New community childcare, libraries, centres, sporting facilities and Aged Care centres across all areas and
- many economic boosts for local industry (City Plan, 2013).

As people continue to move to the Bellarine Peninsula and the Surf Coast they are likely to find communities that work and a continuum of services aimed at improving the social, employment, welfare and health of the communities they are joining.

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