

13th Pacific-Rim Real Estate Society Conference
Fremantle, Western Australia, 21 to 24 January 2007

**RO32: LIFE BY THE SEA: AN ANALYSIS OF RESIDENTIAL PROPERTY
IN COASTAL VICTORIA**

Kathryn Robson

School of Property, Construction and Project Management, RMIT University

Contact Kathryn Robson for all inquiries: kathryn.robson@rmit.edu.au

Keywords: Housing, affordability, demographic trends, Sea Change, lifestyle, coastal development, infrastructure.

Abstract: Thirty years ago Australian residential property was cheap compared to most other western countries. Gradually and sometimes swiftly, over that time, Australian housing affordability has diminished in most of the Australian capital cities. As city sprawl continues a trend has emerged. That is, the large movement of people from capital cities to coastal areas around the country. The Australian population was just over 20 million in 2004. At this time, 12.6 million lived in the capital cities which left 7.5 million in the rest of the continent. Research shows that 5.6 million people lived in coastal Australia at that time. This 5.6 million people represents 75% of all Australians living outside capital cities. (ABS, 2004a) It is a fact that the capital cities are getting larger and it is a fact that coastal regions are the second major growth trend. This paper focuses on the coastal areas of the Bellarine Peninsula and the Surf Coast in South-western Victoria, as examples of typical coastal development and uses secondary data, surveys and interviews to gain an understanding of the demographic mix of coastal Victoria.

Introduction

The Australian population was just over 20 million in 2004. At this time, 12.6 million lived in the capital cities which left 7.5 million in the rest of the continent. Research shows that 5.6 million people lived in coastal Australia at that time. This 5.6 million people represents 75% of all Australians living outside capital cities. (ABS, 2004a) This paper examines the Victorian coastal experience by focusing on the towns on the Bellarine Peninsula and the Surf Coast. These are two major coastal regions within one to two hours drive South West of Melbourne, with a combined population of approximately 60,000 people. The towns and their approximate populations are listed in **Appendix One**. Many think that the movement of people to the coast is due to a Sea Change¹ or Downshifting trend, but an examination of the data alone can only show the population changes, not why they are occurring. The research will examine available data to show population trends for these coastal areas and then use a combination of a questionnaire (**Appendix Two**) and interviews to seek out the more specific explanations for these changes. There is no doubt that people are relocating to the coast all around Australia, but why are they moving and is this a long-term trend? These are the questions that this paper addresses in the context of south-western Victoria.

Methodology

The Bellarine Peninsula and the Surf Coast contain 17 towns. The seven most likely Sea Change destinations were chosen as the basis to undertake demographic surveys. The criterion for choosing these towns was firstly based on their attractive coastal location and the possibility of a tourist/holiday market. The second, their lack of a large scale housing development that would mark them as Melbourne/Geelong commuter centre. The chosen 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 the towns, based on their higher percentage of permanent residents. These streets were then letter-dropped with a copy of the survey (**Appendix Two**) 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. As there are approximately 60,000 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.

¹ The Oxford Dictionary (2006) describe it as “a fundamental and profound change; a transformation”.

Review of Literature

This research examines the residential property market in coastal Victoria and specifically that of the Bellarine Peninsula and the Surf Coast. The Victorian market is dominated by one major urban area (Melbourne, population approximately 3.6 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 over five million people and a population for coastal Victoria of approximately one million, this only leaves approximately 500,000 people living in the bulk of the state. (ABS, 2004a)

To examine the residential property market in coastal Victoria, first requires an examination of what determines the general residential property market. Like any other market, the residential property market (housing) begins with reference to the forces of demand and supply. The demand and supply for residential property is primarily affected by:

- demographic factors
- economic conditions and
- the environment (Gurran et al, 2005)

The demographic section covers the broad areas of population, lifestyle, income and culture. (Rix, 2004) Economic factors range from the effects of business cycles, market expectations, interest rates, production and trade, housing affordability etc. The environment sector covers the influences at all three levels of government on residential property, including the overreaching areas of planning, the physical environment and appropriate infrastructure support.

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, 2000) 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.

Hall (1993) describes the modern forces that affect geographic space in the developed nations as being a mixture of Globalisation and trade, the effects of information and transport technology and the impact of demographic and social change. Champion (1992) describes future change to urban areas as falling largely into two types:

- Trends in the composition of population and the
- Spatial redistribution of population.

- The first covers the changes in population structure, such as ageing, household type and structure, socio-economic status and culture and the second is the general migration of people in and out of different urban areas for a myriad of reasons and as such, is much more difficult to predict. Gurran et al (2005) identified the key social (demographic), economic and environment issues facing coastal sea change communities in Australia.

Demographic Factors

Although all of the demographic factors discussed in chapter one are determinants of residential property, the one that specifically affects coastal development is that of lifestyle changes. Not everyone wants to live in a city. There are many lifestyle reasons why people move from an urban area. The most common is 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. Australians now have the highest working hours per capita in the world. 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) Many of these people will seek a life away from the capital cities. (Santoro, 2006) The lifestyle groups (frugals, baby boomers, generation X and Y) will have different effects on residential property as they move through the different stages. All of the groups are currently represented in the residential property market. Almost half of the “baby boomer” population of 5.5 million live in a dwelling that they fully own. They are a more affluent generation than their parents and have a high desire to live independently in their old age. It is expected that they will follow lifestyle choices when they retire and this will certainly involve a percentage of sea change opportunities. (Quine and Carter, 2006)

Lifestyle Trends

The growing number of people migrating for lifestyle reasons rather than to improve their financial circumstances has begun to challenge traditional migration theories that economic considerations such as employment, underpin the majority of migration decisions. (Casado-Diaz, 1999) It is this type of lifestyle relocation that has been described as “amenity migration” in the United States and Europe. Amenity migrants are those whose primary reason to relocate is based on lifestyle considerations and the perceived attraction of their new destination. They tend to include those retiring or nearing retirement, wealthy business people and those employed in the new information or service industries. (Stewart, 2000) 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)

Sea Change/Tree Change/Key Change activity and growth in cities, at the expense of rural areas, are the major lifestyle trends current in Australia.

Sea Changers/Tree Changers

The study of the movement of people from metropolitan areas to country areas has been a topic of research since the 1970s. International researchers (Beale, 1975; Berry, 1976) talk about a sustained trend in the 1970s dubbed “counterurbanisation”. A number of researchers believe that for many western countries, especially the USA, Canada, Britain and Australia this trend died in the 1980s, which was a period of renewed urbanisation, and re-emerged in the ‘90s. (Fuguitt and Beale, 1996; Glasgow, 1991; Burnley and Murphy, 2004) Not all Western societies have this pattern however; Swedish demographics suggest a polarisation, with young people moving to the cities, the middle-aged to the country and the retired to country centres (large regional towns). (Westlund, 2002)

Concentrating on other English speaking countries (Britain, USA, and Canada) where the pattern is similar to Australia, the term used to describe the out-migration from cities in the ‘90s is “downshifting” (Hilpern, 2004; Nicholson, 2004; Burnley and Murphy, 2004)

“Sea Change/ Tree Change” is the Australian version of “downshifting”. Both are terms that refer to lifestyle changes. We call these population shifts Sea Changes², not because of the television show, but because historically this is where most of the out-migration from Australian cities has occurred. (Haratsis, 2004; Kaplan, 2003; Burnley and Murphy, 2002; Salt, 2004; Walmsley, Epps and Duncan, 1998)

The technical term for these changes is population turnabout and is used to describe the last 35 years of demographic change in most western countries, where non-metropolitan areas have achieved higher national population growth than cities. Since 1970, nearly 500,000 people have left Melbourne for less populated areas in Victoria. (Burnley and Murphy, 2004) It is estimated that 200,000 British workers will downshift in 2004 and the trend is common in Canada. (Hilpern, 2004; Paquette and Domon (2001)) Research has found that people have always been seeking to change their lifestyle and have been doing this in large numbers since at least the 1970s. (Gleeson, 2004; Hugo 2004; Burnley an Murphy, 2004; Anderson, 2004; Hurrell, 2001)

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:

² The term Sea Change is first thought to have been coined by Shakespeare in “The Tempest”, in a poem by Ariel, verse 350. (Appendix Four) The Oxford Dictionary (2006) describe it as “a fundamental and profound change; a transformation”.

- 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 and 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 6% of the population, as against 4% for Australia as a whole. (ABS, 2004a)

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. A term the Labor Party candidate for Corangamite, Peter McMullin, used to describe himself and others of this ilk, is the “three/fours” or the “four/threes”. (Legge, 2004)

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, commuting to Melbourne, three to five days a week for work. Salt (2006), states that this migration of people to the coast has been happening on the Gold Coast in Queensland for 30 years and is part of a cultural transition from the country to the suburbs and

from the suburbs to the beach. He compares what has been happening in Australia to the United States where the migration of people to lifestyle locations has occurred at a far faster rate than it has happened in Australia. For example Phoenix, Arizona has added 150,000 people to their population over the year to 2005 and Los Angeles has grown by 77,000 people, compared to the Gold Coast adding 13,000. It would seem that we can expect increased development in lifestyle or “amenity migration” to continue and probably increase.

Economic Factors

However you look at it, housing is now very expensive in Australia, especially in the major cities. Increased demand from the over 25+ year olds entering the market 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. In Victoria the investment property market has risen from 15% of all mortgage borrowing in 1992 to 35% by 2004 and although this has flowed on to some of the towns in coastal Victoria, there are still some towns where housing prices are more affordable than others. (BIS Shrapnel, 2003)

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)

Planning Issues

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)

Community Infrastructure

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)

Environmental Issues

The major environmental concern facing Australia at present is the alarming shortage of water resources. As the population is increasing, available water supplies are dwindling. In the north of Australia, with 52% of the country's water supply it only supports 2% of the population, compared to 82% of the population having 27% of the available water resources. (Hugo, 2003)

It is important that all towns and cities in Australia look to managing their natural resources in a manner that will protect those resources. 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. (Gurran et al, 2005) Dr. 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).

Analysis of Data

People move for a variety of reasons and the Australian Bureau of Statistics has conducted a number of satisfaction surveys in Sea Change areas. They found that people move for many reasons and no one household is ever the same, however many of the critical determinants of people choosing to move to the coastal or rural areas are contained in the following reasons:

- Housing affordability and excellent transport access. The City of Greater Geelong has many new subdivisions 75 minutes by car from Melbourne, the infrastructure to support this, such as good access roads, public transport, schools, shopping centres and even a Hospital. This makes it an attractive alternative for all four groups.
- Many of the towns offer the opportunity for lifestyle changes, but still are close enough to Melbourne and Geelong for shopping, work and social activities.
- Many move for personal reasons, such as divorce, death, job and career dissatisfaction, environmental reasons and the search for sense of community. The electoral role sample survey of Sea Change areas (2000) found that 15% moved for work related reasons, 11% retirement, 8% housing, 45% environmental, 5% for changed situation and 16% not stated. The survey also found that 50% of the population in these towns were involved in community groups and 60% involved in sporting groups. 72% of respondents said they were better off after the move and 41% felt that they were much better off. The lowest indicators of satisfaction were for transportation, shopping and restaurants. All of which are readily available for much of Victorian coastal regions. (ABS, 2004a)
- Another hypothesis concerning downshifting has been the group who rely on some form of Welfare payment. It is alleged that this group often move out of the metropolitan areas in search of cheaper housing and warmer climates. A survey by the Commonwealth Department of Family and Community Services (2001) found that although out-migration of welfare recipients from Melbourne occurred (over 15,000), less than 2,500 relocated elsewhere in Victoria. The majority of these out-migrants were chasing the sun in Western Australia or the northern states. The 2001 Census shows that the official unemployment figure for the Bellarine Peninsula was 5.4% and for the Surf Coast 4.3%, while Victoria was 6.3% and Geelong 8%, which does not support this reason for “downshifting” to coastal areas in Victoria. This hypothesis may be more applicable to Queensland and northern NSW coastal regions, where the weather is warm all year round. (ABS, 2004b)

A Case Study of the Bellarine Peninsula and the Surf Coast

One area of expanding urban development over the next 20 years will be an increase in the incidence of Sea Change, in all demographic groups, but most especially by the retiring baby boomers. Along with population growth there will be an expanding need for additional and different infrastructures, to support these possible changes. This research examines these questions by concentrating the research in the Victorian coastal areas of the Bellarine Peninsula and the Surf

Coast. This is one geographical area that includes all the towns within a 30 minute drive from Geelong and 11/2 hours drive from Melbourne. This area is recognised as a representative sample of coastal Victoria, having very similar characteristics to the areas of Western Port and the Mornington Peninsula to the South East of Melbourne.

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 and the Surf Coast fall within the City of Greater Geelong, 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, 2005) 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 35,000 permanent people on the night of the 2001 census, 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. (ABS, 2004a) (See **Appendix Three** for a description of the towns on the Bellarine Peninsula.)

The Surf Coast

The Surf Coast is the name given to the coastal area south west of Torquay around to Lorne. Approximately 22,500 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, 2005) It covers an area of 1562 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, 2005) (See **Appendix Three** for a description of the towns on the Surf Coast.)

Why the Bellarine Peninsula or the Surf Coast?

Table 1 – Statistical Comparisons

	Surf Coast	Bellarine Peninsula	Victoria
Home Ownership	75%	72.5%	70%

Post Graduate & Undergraduates	2.1%	2.3%	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	22,500	42,000	4,645,000
Unemployment Rate	4.3%	5.4%	6.3%
Single Person Households	25%	23-32%	23%
Median Weekly Income	\$345	\$340	\$380

The Bellarine Peninsula and Surf Coast Basic Statistics as compiled from 2001 Census Data, compared with Victoria as a whole. (ABS, 2004b)

- As can be seen from **Table 1**, 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.
- The City of Greater Geelong appears to have some strategies in place to sympathetically develop the areas and yet still retain the unique identities. (the City of Greater Geelong, 2004b)
- 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 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 2**.

Table 2 – Median Housing Price Comparison

Towns on the Bellarine Peninsula And Surf Coast	1995 \$	2005 \$
Drysdale	110,000	250,000
Clifton Springs	100,000	240,000
Port Arlington	130,000	290,000
St Leonards	95,000	235,000
Indented Heads	85,000	277,000
Queenscliff	200,000	464,000
Point Lonsdale	180,000	450,000
Ocean Grove	125,000	320,000
Barwon Heads	140,000	340,000
Leopold	120,000	265,000
Anglesea	190,000	390,000
Lorne	300,000	680,000
Aireys Inlet	170,000	411,000
Jan Juc	160,000	330,000
Torquay	160,000	365,000
Melbourne	220,000	370,000
Victoria	120,000	250,000

Housing Prices as compiled from [Land](#) Victoria, 2004.

- 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.

- Each town is different and therefore attracts different demographics. Development in these two coastal areas is polarized and this is more likely to be the picture of future world development. The comfort of living close to people who are more like yourself.

The residential property market may be in a lull now, but as housing prices remain high in Melbourne and as the Baby Boomers face retirement (25% of the Victorian population), the Bellarine Peninsula and Surfcoast area of coastal Victoria will probably become one of the most sought after places to live by 2030. This is when the State government predicts that Melbourne will have grown by, 1,000,000 people. How many of them will want to take a Sea Change to a place as beautiful as coastal Victoria? (ABS, 2004)

Why people live where they do?

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.

Statistics indicate that most people do not move far from where they grew up. (ABS, 2004a) 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 what drives peoples' decisions.

Of the 370 questionnaires distributed in five of the coastal towns on the Bellarine Peninsula, 168 were returned and all but four were from local residents. These four were from holiday home owners and they have been discarded. This left 164 questionnaires in the survey for the Bellarine Peninsula. The age grouping of the respondents is shown in **Figure One** 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.

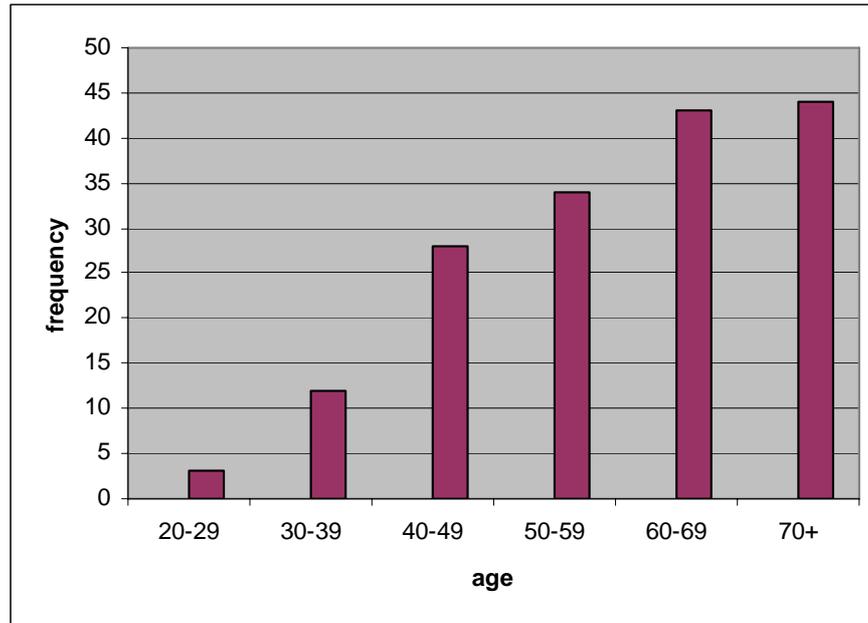


Figure One – Age groups on the Bellarine Peninsula

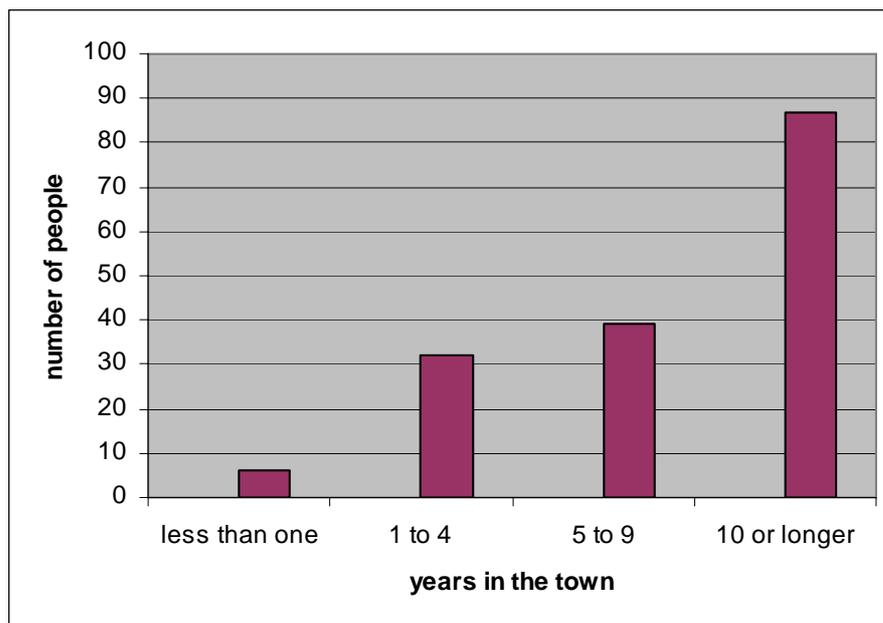


Figure Two – Length of time in the specific town

Figure Two indicates the length of time the respondents have lived in the respective towns and the median length of time was found to be 10 years or longer, with the next largest group being 5 to 9 years. This indicates that there has been no marked increase in the numbers of people moving to the Bellarine Peninsula, but this is difficult to determine with such a small sample. The geographic area chosen to sample may not have been areas where young people choose to live, or the younger people surveyed may have chosen not to return the questionnaire. However in **Figure Three** we

see the breakdown of the Sea Changers versus permanent residents. Over 70% of the respondents indicated that they had taken a Sea Change and this was across all ages and across all the different periods of time people had lived in the towns. Sea Change has always been happening and it does not appear to any more frequent on the Bellarine Peninsula than it ever has.

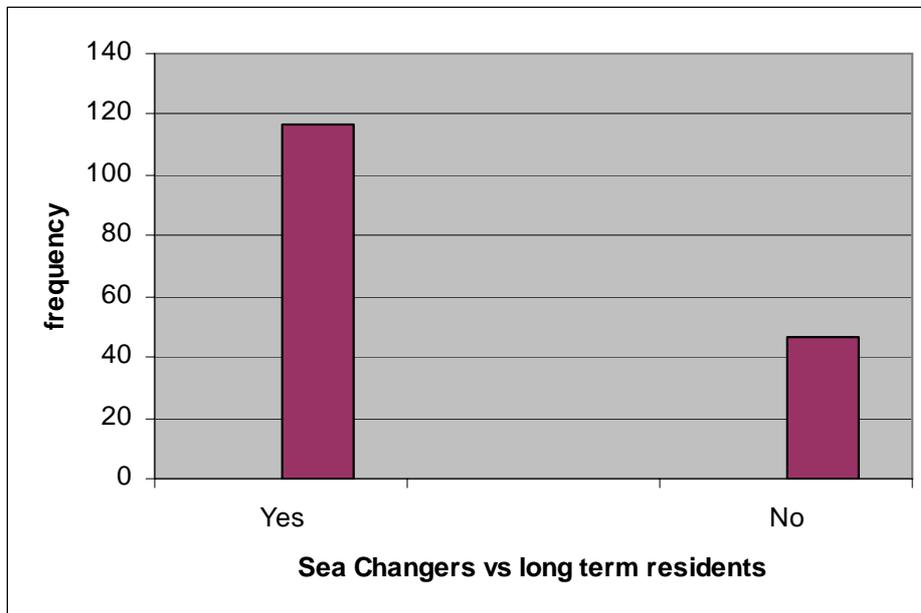


Figure Three – People taking a Sea Change

Figure Four indicates the number and proportion of respondents who own or are purchasing their homes. Almost 93% are in this category, which leaves only 7% who are renting. The majority of these own businesses in the area and could not afford to invest in both.

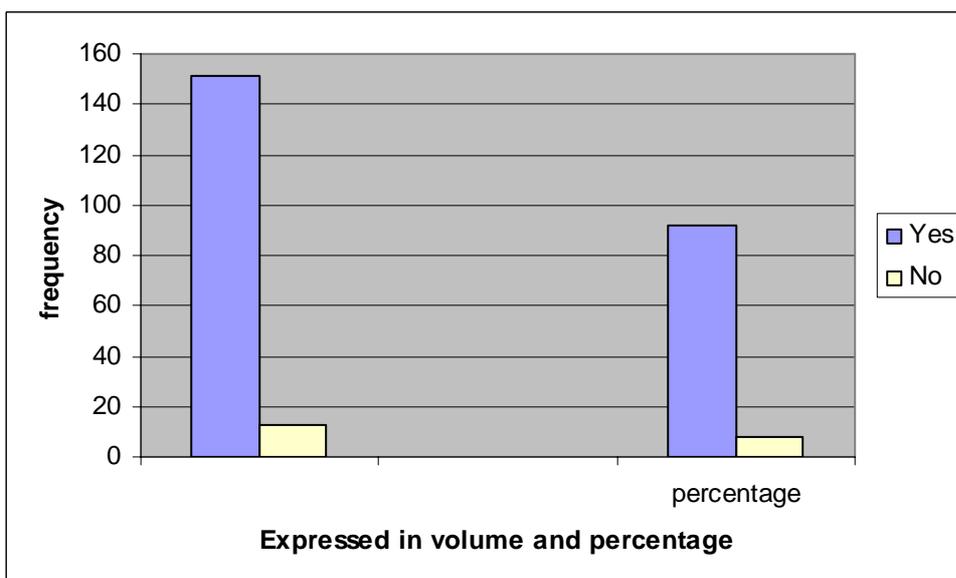


Figure Four – Own or purchasing their home

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 recommended it
- Transferred for work or bought a business
- Came for a holiday and loved it
- Commuted to Melbourne for many years, needed to be part of the community
- Liked the idea of living in a small town and children walking to school
- Fresh air and a less frantic pace
- Health reasons
- Family lives here
- Always wanted to live by the sea
- Wanted a change
- Had a holiday house here first
- Born in the area and moved back
- Able to work from home
- Moved for a relationship

These fourteen 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
- Burnt out in 1985 bush fires

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. Sea Change on the Bellarine Peninsula will most probably become more popular over that period, but not from disillusioned 35+ year olds, as the media indicates, but from retiring baby boomers. The City of Greater Geelong (2005) shows the proportion of the population who are currently over 60 as between 25-30%. This proportion will only continue to grow based on current indicators.

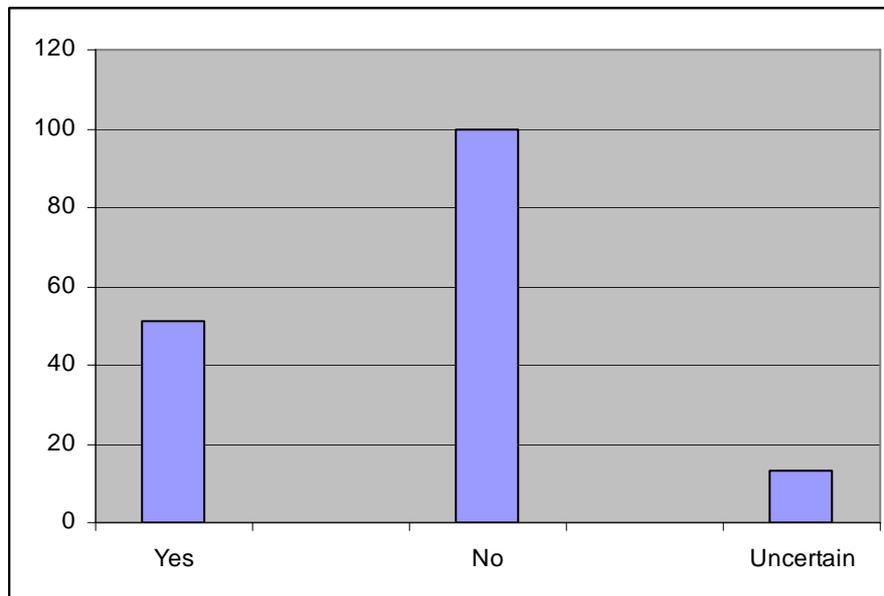


Figure Five – Should new development occur?

When asked whether new housing development should be allowed on the Bellarine Peninsula, the responses are shown in **Figure Five**. Approximately 31% said yes, but all of these respondents had reservations and restrictions. 61% said emphatically no, most with reasons and 8% were undecided. Many of those who said yes were older residents and all of those who are renting houses. Strangely enough, whether the respondents said yes or no, their reservations were similar and can be summarised by the following list:

- The current infrastructure is inadequate, especially the water supply
- The open spaces are shrinking and the coastline is very fragile
- Any new development needs to be done sensitively
- Higher density housing within the existing boundaries
- Like the area to be natural and undeveloped
- More National Parks around the towns to promote native growth
- The native Flora and Fauna are already under threat
- Would become a “coastal suburbia”
- Do not want it to become like the NSW’s coastline
- There are currently many blocks and houses for sale in the existing towns
- Keep our communities small, but have more caravan parks for visitors
- The new residents are destroying the very things that attracted them here in the first place
- Wetlands not Stockland!

Analysis of Data from the Questionnaire for the Surf Coast

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 Six** 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, 2005)

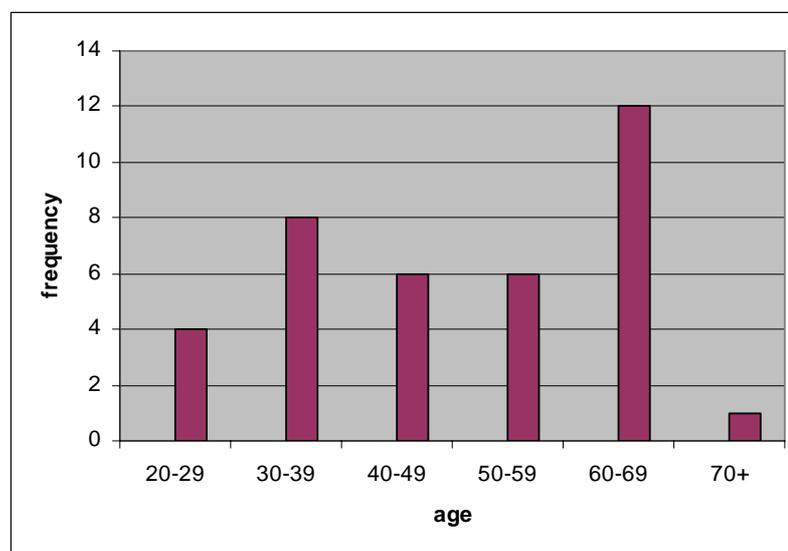


Figure Six – Age groups on the Surf Coast

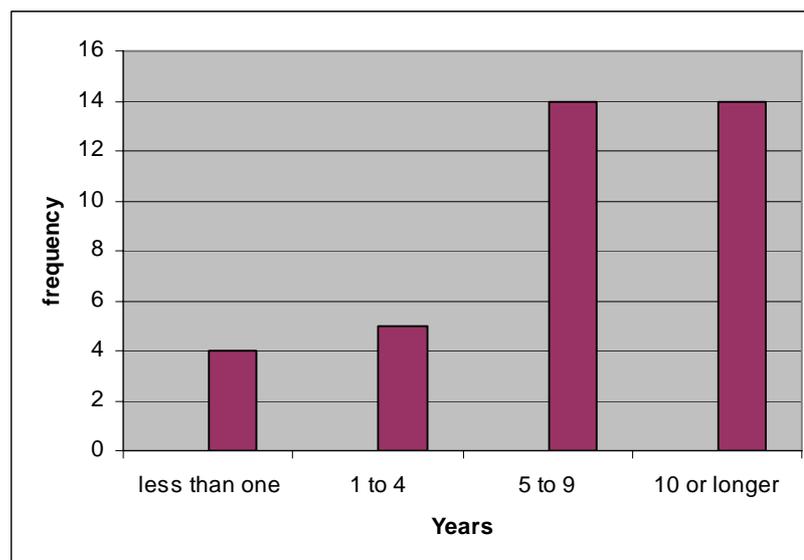


Figure Seven – Years in the respective towns

Figure Seven indicates the time the respondents have lived in the respective towns and unlike the Bellarine Peninsula, where being a resident for over ten years, accounted for more than half of the

respondents, in Anglesea and Torquay/Jan Juc, it was a shorter period of time, with more than 50% who had been in the respective towns 5-9 years. With regard to taking a Sea Change, 95% stated that they had moved to this area for a lifestyle change (**Figure Eight**), which is a lot higher than the 70% on the Bellarine Peninsula.

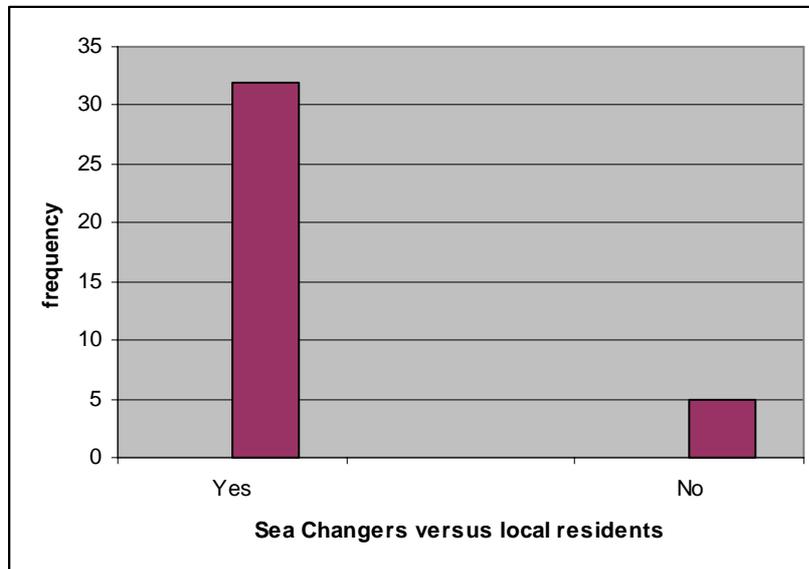


Figure Eight – Taken a Sea Change

Merged Analysis of Data for both Coastal Regions

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

The remaining suggestions were town specific and consisted of a number of requests for a petrol station and better shopping facilities in Port Arlington. Natural Gas to be connected to Barwon Heads, which puzzles the researcher, as it is connected to Point Lonsdale which is further from Geelong. An additional bridge across the Barwon River for through traffic and a by-pass was also requested for Ocean Grove. There was a request for a doctor in Queenscliff and a cemetery in Ocean Grove. Finally a number of people highlighted that the final stages of the access roads to both Port Arlington and 100% of the Sea Changers said they would stay here for the rest of their life and 60% of the other residents. People have always moved to coastal Victoria and mainly for a lifestyle change, but they are still outnumbered by the weekenders. Campbell Potts (2006), 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.

Summary of Survey Data

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 (2006) 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 Juc area 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, 2006)

Conclusions

Although statistics appears to show a slowing down of increased out-migration in NSW (Burnley and Murphy, 2004), this does not appear to be the case on the Bellarine Peninsula and other areas of the Geelong region, such as Jan Juc (growth of over 7%), Torquay (over 5%), on the Surf Coast, Waurm Ponds (over 6%) and Ceres (almost 13%). Since the completion of the upgraded Melbourne to Geelong Freeway in 2003, housing estates are continued to expand in the Werribee/Laverton area, Waurm Ponds, Ocean Grove and Leopold. But these are commuter areas, the first for Melbourne and the last three for both Melbourne and Geelong. With the Geelong ring road to be completed in 2009, this trend will probably increase. (The City of Greater Geelong, 2005) It would appear that the second home market and retiree market on the Bellarine Peninsula and Surf Coast may have temporarily slowed down. The auction clearance rate for most of 2004/5 was low and were actually 0% for one week in October 2004, in Point Lonsdale. However vacant land in St Leonards, Port Arlington, Ocean Grove and Barwon Heads were still selling at the rate of over 10 per month up until July 2004. 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 and 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 (now in their 50’s), 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? If so, what services are available to them when they are looking to make this decision? Clearly Greater Geelong is targeted as a growth area. A new Geelong bypass has received Commonwealth funding and is currently out

to tender, a 660 housing site development and retirement village, is being proposed for Point Lonsdale, a new shopping centre has been constructed on the outskirts of Ocean Grove, only ten minutes from Point Lonsdale and another has commenced construction on the Geelong side of Leopold. A 95 unit retirement village has been approved for Port Arlington as has a 240 unit retirement village at Ocean Grove. (City of Greater Geelong, 2005) Growth will happen and it may even be that in some areas the City of Greater Geelong will be ready for it, but overall there are major infrastructure shortfalls in particular with regard to water supply and road access to Melbourne. These are the State Government concerns and the damning evidence of neglect in this area has been reported across Australia in the Sea Change Task Force report of 2006, from Sydney University. Coastal areas of Australia need Federal and State Government assistance if they are going to remain as attractive places, both for tourism and migration.

Reference List

- ABS: Australian Bureau of Statistics, 2004a, (accessed between September and October 2004)
<<http://www.abs.gov.au/>>
- ABS: Australian Bureau of Statistics, 2004b, (accessed October 2004)
<<http://www.ausstats.abs.gov.au/>>
- Anderson, F. (2004) Young moving from city to coast, *The Advertiser*, Adelaide, South Australia, 16/6/2004, p.3.
- Australian Bureau of Statistics (ABS), (2004) Population Projections, Australia, 2002-2101, Commonwealth of Australia.
- Beale, C.L. (1975) The revival of population growth in non-metropolitan America, *Economic Research Service*, US Department of Agriculture, Washington, DC.
- Berry, B.J.L., (1976) Urbanisation and Counterurbanisation, Sage, Beverly Hills
- BIS Shrapnel, (2003) Building in Australia 2003-2018, 23rd edition newsletter.
- Brown, S. (2005) Affluenza: Is there a cure? *Habitat Australia*, August 2005, pp.18-19
- Burnley, I. and Murphy, P. (2002) Change, continuity or cycles: the population turnaround in New South Wales, *Journal of Population Research*, November, 2002.
- Burnley, I. and Murphy, P. (2004) Sea Change – Movement from Metropolitan to Arcadian Australia, UNSW Press Ltd., Sydney.
- Casado-Diaz, M. A. (1999) Socio-demographic Impacts of Residential Tourism: a Case Study of Torre Vieja, Spain, *International Journal of Tourism Research*, Vol. 1, pp.223-237
- Champion, A. G. (1992) Urban and Regional Demographic Trends in the Developed World, *Urban Studies*, Vol.29, Nos.3/4, pp.461-482
- City of Greater Geelong, (2005) Economic Indicators Bulletin 2004/2005, www.geelongaustralia.com.au
- Daly, M, (2000) Reshaping Sydney: The Inner City Revival, Urban Policy and Research. Department of Sustainability and Environment (2005) Regional Matters: An Atlas of Regional Victoria, State Government of Victoria publisher, Melbourne
- Fuguitt, G.V. and Beale, C.L. (1996) Recent trends in non-metropolitan migration: towards a new turnaround, *Growth and Change*, Vol. 27, p.156-174
- Glasgow, N. (1991) A place in the Country, *American Demographics*, March 1991.
- Gleeson, B. (2004) Seachange and other Australian Idylls, National Coastal Urbanisation Symposium, 29/3/2004.
- Green, Dr. R. (2004) Sea Change on the Great Ocean Road, *Australian Planner*, Vol.104, pp.73-77
- Gurran, N., Squires, C. and Blakely, E. (2005) Meeting the Sea Change Challenge: Sea Change Communities in Coastal Australia, Report for the National Sea Change Taskforce, 31 march 2005, Planning Research Centre, University of Sydney
- Gurran, N., Squires, C. and Blakely, E. (2006) Meeting the Sea Change Challenge: Best Practice Models of Local and regional Planning for Sea Change Communities, Report No. 2 for the National Sea Change Taskforce, January 2006, Planning Research Centre, University of Sydney
- Hall, P. (1993) Forces Shaping Urban Europe, *Urban Studies*, Vol.30, No.6 pp.883-898
- Haratsis, B. (2004) Low Tide for Seachange Myth, *The Australian*, Canberra, ACT, 22/4/2004, p.45.
- Hilpern, K. (2004) Redress the balance of work and life, *The Independent*, UK, 18/9/2004.
- Hugo, G. (2003) Australia's Population Challenge, Vizard, S. Martin, H. and Watts, T., editors, Penguin Books, Australia
- Hurrell, B. (2001) A National Seachange, *The Advertiser*, Adelaide, South Australia, 5/7/2001, p.19
- Kaplan, M. (2003) Time to Smell the Roses, *Sunday Tasmanian*, Hobart Town, Tasmania, 17/8/2003, p.50

- Land Victoria, Valuer General's Office, 2004, (accessed between September and October 2004)
<<http://www.prism.vic.gov.au/>>
- Legge, K. (2004) Challenger hopes for a Sea Change in Voting, *The Australian*, 6/9/2004, p.6.
- Newman, P. (2005) The city and the bush – partnerships to reverse the population decline in Australia's wheatbelt, *Australian Journal of Agricultural Research*, Vol. 56, pp.527-535.
- Nicholson, M. (2004) Internet and migrants boost the highlands social trends: *Financial Times*, London, 2/8/2004, p.4.
- Oxford Dictionary (2006) www.monash.edu.au/library, accessed 28th November, 2006
- Paquette, S. & Domon, G. (2001) Trends in rural landscape development and sociodemographic recomposition in southern Quebec (Canada), *Journal of Landscape & Urban planning*, 55, 2001, pp.215-238.
- Quine, S. and Carter, S. (2006) Australian baby boomers' expectations and plans for their old age, *Australian Journal of Ageing*, Vol. 25, No. 1, pp.3-8
- Salt, B. (2004) *The Big Shift*, Hardie Grant Publishing, Australia
- Salt, B. (2006) Big shift from 'burbs to beach is not unique, *The Australian*, Thursday August 10, 2006, p. 26
- Santoro, S. Senator, Minister for Aging (2006) Sea change brings opportunities as well as challenges, Press release, 4 April 2006
- Stewart, S. I. (2000) Amenity Migration. Trends 2000: Proceedings of the Fifth Outdoor Recreation and Tourism Trends Symposium, 17-20 September, Michigan State University, USA
- Surf Coast Shire, (2006) Sustainable business growth and development, www.surfcoast.vic.gov.au (accessed September 2006)
- The City of Greater Geelong, 2004a, (Rating Strategy 2004-2005, accessed September 2004)
<<http://www.geelong.vic.gov.au/>>
- The City of Greater Geelong, 2004b, (accessed October 2004)
<<http://www.geelongaustralia.com.au/>>
- Walmsley, D.J., Epps, W.R. and Duncan, C.J. (1998) Migration to NSW North Coast 1986-1991: Lifestyle motivated Counterurbanisation, *Geoforum*, Vol.29, No.1, pp105-118.
- Westlund, H. (2002) An unplanned green wave: settlement patterns in Sweden during the 1990's, *Journal of Environment & Planning*, Vol. 34, pp.135-141.

Interview

- Wright, S. (2004) Manager of Major Projects, City of Greater Geelong, interviewed on 30th September, 2004.

APPENDIX ONE

Towns on the Bellarine Peninsula

Approximate population

Leopold	6,000
Drysdale	4,000
Clifton Springs	6,000
Port Arlington	3,000
St Leonards	1,500
Indented Head	750
Queenscliff	2,000
Point Lonsdale	1,100
Ocean Grove	11,000
Barwon Heads	3,100
Total	38,450

Towns on the Surf Coast

Torquay	5,800
Anglesea	2,400
Moriac	1,000
Jan Juc	4,500
Aireys Inlet	1,200
Lorne	1,400
Winchelsea	1,200
Rural areas	5,000
Total	22,500

APPENDIX TWO

Questionnaire – (An analysis of future directions for Victorian coastal residential property) Having read the enclosed plain language statement the researcher would be grateful if you could take the time to answer the following questions and return them in the enclosed envelope. Please do not identify yourself anywhere on the questionnaire as this research is about demographic change, not about individual change.

1. Do you live locally on this coastal region, or are you visiting/holiday house?

- Live locally
Visiting/holiday house

2. Which age group best reflects your current age?

- 20 – 29 years, 30 – 39 years, 40 - 49 years, 50 – 59 years, 60 – 69 years, older than 70 years

3. How long have you lived in? (Please include the town you live in.)

- Less than one year, 1 – 4 years, 5 - 9 years, 10 or longer

4. Please circle the correct response.

Do you rent own or are you purchasing your home?

5. If you are renting, would you consider buying in the area?

Yes No If No, why not?

.....
.....

6. Would you describe your move as a Sea Change? (This is where you have relocated residentially, business wise, socially etc. That is; complete lifestyle change.)

Yes No If No, would you describe yourself as a commuter (traveling to Melbourne for work)?

Yes No

.....

12. Has your move to this area lived up to your expectations?

- Yes No

Give reasons for your answer.....

.....

13. How long did you plan this lifestyle change before you decided to relocate?

.....

14. Was there a catalyst for you to change your lifestyle?

.....

.....

15. What research did you undertake before choosing your Sea Change location?

.....

16. Do you believe that extra land should be made available for housing in Victorian coastal towns?

- Yes No Give reasons for you answer.....

.....

.....

17. Can you see yourself remaining here for the rest of your life? Why/Why not?

.....

.....

Thank you for the time you have taken to answer my questions. Kathryn Robson

APPENDIX THREE

Description of towns on the Bellarine Peninsula and The Surf Coast

The Bellarine Peninsula

Drysdale: Lies 20 kilometres East of Geelong on the road to Port Arlington, overlooking Corio Bay and has a population of approximately 2,000 people. Drysdale is the last stop for the Queenscliff steam train and is the shopping centre for Clifton Springs, Port Arlington, St Leonards, Indented Heads and the surrounding rural properties. Drysdale is essentially a rural town, where most of the residents service the other towns on the Peninsula, or work in Geelong. (ABS, 2004a)

Clifton Springs: Clifton Springs is home to over 7,000 people and is experiencing very fast growth at the moment, probably due to the proximity to Geelong, land affordability and availability and the large probability of Corio Bay views. This could be a Sea Change destination because houses are affordable in Clifton Springs. The houses are substantial and suburban, many with glimpses of the water, which would appeal to many retirees. (ABS, 2004a) Clifton Springs was the fastest growing town in Victoria in the period to 2001, growing at an average of 6.12% per year. (Victorian Government, 2005)

Port Arlington: The town has a number of restaurants and a very extensive and attractive caravan park on the foreshore. Port Arlington is the closest point to Melbourne, being only approximately 30 kilometres across the Bay. Last summer a passenger ferry commenced daily trips for commuters, but demand was insufficient at that stage. The population is growing at just over 2% per annum and it is a Sea Change location. (ABS, 2004a)

St Leonards/Indented Heads: Is a pretty coastal backwater. It is the furthest town on the Peninsula from Geelong and lies midway between Port Arlington and Queenscliff, on Swan Bay. Many of the older homes are overlooking the water and it is a strange mix of 1920's houses and modern suburban brick homes. The population at the 2001 Census was 1,400, with a growth rate of 1.8%. St Leonards is one of three strategic design centres on the Bellarine Peninsula. (ABS, 2004a; City of Greater Geelong, 2004b)

Leopold: This is the second inland town and is seen as a suburb of Geelong. Most shopping services are only available in Geelong, which is approximately 10 kilometres away. Leopold is also

a town which forms one of the Urban Strategy areas. The population of Leopold at the 2001 census was 6,800, living in 2557 dwellings. (ABS, 2004a; The City of Greater Geelong, 2004b)

Queenscliff: A town of 1,000 people (2001 Census) and no extra land for development. This town is heritage listed and many buildings are covered by a very strict building code. It is a tourist town of great historical significance and is the ferry port for the Sorrento to Queenscliff ferry. (ABS, 2004a)

Point Lonsdale: Is the surf beach town for Queenscliff. With only just over 1,000 people (2001 Census) it is the smallest town on the Peninsula and has a few essential stores and restaurants, but no hotel. This makes it very attractive for older people and young families. Like St Leonards/indented Heads, Queenscliff/Point Lonsdale is the same centre and most of the two towns make up the separate Borough of Queenscliffe. (ABS, 2004a)

Ocean Grove: Is situated 11 kilometres west of Point Lonsdale, on the surf coast east of the Barwon River. It is a commuter town for Geelong (being less than 20 minutes by car) and a holiday destination. It is expanding at a very fast rate and transport links from Geelong are excellent and land is cheap and plentiful. (Hedditch, 2004; ABS, 2004a)

Barwon Heads: This is the last town on the Bellarine Peninsula travelling via the Port Arlington Road, or the first if you travel via the Great Ocean Road. It is a town of 2,600 people, (2001 Census) with population growth of over 4%. Barwon Heads is the site of the ABC “Sea Change” series, on the north side of the mouth of the Barwon River and the famous bridge links it to Ocean Grove to the south. (ABS, 2004a; the City of Greater Geelong, 2004b)

The Surf Coast

Torquay: Fifteen minutes drive from Geelong, along a four lane highway, Torquay is the largest town on the Surf Coast and is renowned for its commuting distance from Melbourne and the proximity to Bell’s Beach, where the international surfing championships are held. (Surf Coast Shire, 2005)

Jan Juc: This area is one of the ten fastest growing settlements in Victoria, growing at over 5,000 people per year and at 5.24%. Torquay/Jan Juc has the second fastest growth rate in Victoria, behind Clifton Springs. (Victorian Government, 2005)

Anglesea: Although Torquay denotes the start of the Great Ocean Road, it is not until Anglesea that the rugged coast becomes visible to the traveller as the road from Torquay to Anglesea is mainly inland. Anglesea is only 30 minutes drive from Geelong and could also be viewed as a commuter town for Melbourne and Geelong, but on a smaller scale than Torquay.

Moriac: North of the Otway Ranges is the rural community of Moriac. With a population of approximately 2,700, the township has grown at greater than the national average, but still retains its rural village environment.

Aireys Inlet: A town of spectacular beauty overlooking the southern stretches of the Great Ocean road. This area encompasses the communities of Fairhaven and Moggs Creek.

Lorne: The final town in the Surf Coast shire and a township perched on a hill, with sweeping views of the ocean for most of the inhabitants. Lorne has the most expensive residential housing prices on the entire Victorian southern coast and is predominantly a holiday town.

Winchelsea: Another inland rural township, similar in size and purpose to Moriac, but further south west.