



**Client:** Tweed Shire Council

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Prepared By:

William Owen

[wowen@coreeconomics.com.au](mailto:wowen@coreeconomics.com.au)

Grant McDonough

[gmcdonough@coreeconomics.com.au](mailto:gmcdonough@coreeconomics.com.au)

Project No. 06/0115

Core Economics  
PO Box 287  
Robina Queensland 4226  
Phone – 07 5578 8704  
Facs – 07 5578 8706

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## Introduction

This report was commissioned by Tweed Shire Council in September 2006.

The basis for this report is to provide an understanding of 'what is on the ground' in terms of retail and commercial uses within Murwillumbah and to produce an overview of impacts on the main town centre if retail uses are developed outside of the immediate town centre.

This report sources information from the Draft Retail Strategy prepared for Tweed Shire Council in September 2005.

## Terms of Reference

The terms of reference for this analysis are based on information received from Tweed Shire Council in relation to the provision of retail facilities within Murwillumbah. The terms of reference are considered to be:

- Refine the amount of retail floor space required within Murwillumbah to meet existing and forecasted future demand (from the Draft Retail Strategy of September 2005);
- Determine the preferred location (consolidation / expansion) of future retail development within Murwillumbah (including a supermarket); and
- Review the impacts, if any, on the main town centre of Murwillumbah if retail activity is provided outside of this centre, in particular to the south east of the Tweed River.

## Assumptions

This report is specific to the needs of Tweed Shire Council, and has been prepared on the instructions of the stated party and is intended to address the issues as defined in the objectives. The data, analysis and findings contained in this report are therefore not appropriate for use in any other circumstance.

The report contains a series of projections and forecasts that have been prepared on the basis of the best available information. Due to the dynamic nature of many of these issues and the number of variables involved, Core Economics can give no guarantee that these projections and forecasts will be realised.

## Glossary

**Chore Retail (Major supermarket)** - this type of shopping evolves around the regular (weekly or fortnightly) trip to a major supermarket.

**Impulse Retail** - this serves the short-term immediate needs of the household and often is provided in local shopping groups. This can include small supermarkets, food services retailers, bakers, newsagencies and video shops.

**Personal Retail** - this consists of "people based" retail. People based retail is where the majority of the stores focus on providing goods and services to people. This includes fashion, gifts, cosmetics and the like. Shopping centres anchored by department stores and discount department stores are in this category.

**Homewares Retail/Bulky Goods** - or "place based retail" consists mainly of those retailers specialising in fitting out the house (or other place) and/or around the house (outdoors) and includes Harvey Norman, Bunnings and other showroom operators.

**Retail Services** - consists of those retailers that provide a service rather than a tangible good. This includes hairdressers, beauty salons, real estates, banks, travel agents and similar service providers.

**Professional Services** - consists of businesses that provide professional service and advice to the public and business community. Such businesses include accountants, lawyers, doctors, dentists, chiropractors and physiotherapists.

**General Commercial Offices** - consists of businesses that do not have a primary focus of servicing the public. Commercial offices are generally not location dependent and are likely to export their service, product, etc outside of the office location.

**Industry** - The manufacturing (making) and selling of a particular type of good or service to the public or business to business and generally includes trades, mechanics, manufacturers, etc.

**Recreation** - consists of those uses that are focused on recreation, sport and physical activity. This includes gymnasiums, indoor sports centres, swimming centres, children's indoor play centres and ten pin bowling.

**Entertainment/Leisure** - this includes those centres and precincts that are focused on leisure and entertainment. This includes cinemas and similar uses.

## Section 1 Existing Supply Infrastructure

### 1.1 Introduction

In order to understand the future demand for retail and associated uses within Murwillumbah, it is important to understand what is already 'on the ground'. This section will provide an understanding of the existing non-residential uses (retail, commercial, industrial and community) within Murwillumbah.

The following is a character assessment of Murwillumbah. Table 1.1 provides a count of retail uses within Murwillumbah, while 'other' represents non-retail. Table 1.2 provides the estimated Sq M of the areas for the retail, commercial office, industry, recreation and entertainment and leisure uses. The 'other' classification in Table 1.2 represents education facilities and churches.

### 1.2 Character Assessment

**Murwillumbah** – In Murwillumbah there is approximately 36,905 Sq M of retail uses and approximately 42,122 Sq M of 'other' uses. The character of Murwillumbah is dominated by the traditional main street. While the older shops may not be as efficient as new retail centres (in terms of size and shape) they do offer a diverse retail mix with opportunities for second floor commercial uses. This range of built form, coupled with dated buildings, provides opportunities for retailers that may not be able to sustain the higher occupancy costs of many stand alone retail centres. The main street is constrained by hills to the north and west and the river to the east.

The southern side of King Street houses a variety of newer commercial and office buildings that expand the function of the traditional town centre. South Murwillumbah primarily consists of auto related sales and service, light industry and service industry. In addition, the precinct contains some highway-based retail uses. These uses are generally compatible with the uses contained in the Murwillumbah Town Centre.

The Murwillumbah Town Centre is effectively land-locked and is only capable of incremental expansion and redevelopment, with the possible exception of the area to the south of King Street. The uses contained in Murwillumbah and South Murwillumbah reflect the historical administrative and service functions of the town. It is likely that as the local population increases, need will also increase for an additional supermarket, higher order retail and related uses.

Figure 1.1 on the following page illustrates the location of the town centre and surrounding areas.

Figure 1.1 – Murwillumbah Town Centre and Surrounds



Town Centre – comprising a mix of retail and commercial uses

Sunnyside Mall – including a full-line Coles Supermarket

Prospero Street – with some impulse retail and service retail floorspace

Tweed Valley Way

Bray Park – small scale retail and service facilities

Residential areas with a call on retail areas within Murwillumbah

## 1.4 Summary

Murwillumbah currently serves local residents with supermarket and convenience retail, as well as higher order needs such as homewares and employment uses, such as regional and local office-based businesses. Murwillumbah also serves the shopping needs of outer lying rural areas.

For higher order shopping needs, residents of Murwillumbah and surrounding areas are likely to travel to Tweed Heads and Tweed Heads South for their requirements.

**Table 1.1**  
**Murwillumbah Infrastructure Supply Matrix (Count)**

	Murwillumbah
Chore Retail	2
Impulse Retail	68
Personal Retail	25
Homewares Retail	32
Retail Services	41
Sub Total Retail	168
Professional Services	72
General Commercial Office	17
Industry	45
Other	32
Sub Total	166
<b>Total</b>	<b>334</b>

*Source: Core Economics*

*Note: Murwillumbah includes Bray Park*

**Table 1.2**  
**Murwillumbah Infrastructure Supply Matrix (Sq M)**

	Murwillumbah
Chore Retail	4,264
Impulse Retail	14,546
Personal Retail	4,554
Homewares Retail	7,080
Retail Services	6,461
Sub Total Retail	36,905
Professional Services	11,923
General Commercial Office	4,561
Industry	12,596
Recreation	3,594
Entertainment/Leisure	4,072
Other	5,376
Sub Total	42,122
<b>Total</b>	<b>79,027</b>

*Source: Core Economics*

*Note: Murwillumbah includes Bray Park.*

## Section 2 Population and Future Demand

### 2.1 Introduction

This section provides population projections for Murwillumbah and surrounding areas. In order to determine the level of future demand for retail/centre uses, we need to understand where the existing population is and where the future growth areas will be.

Within the Tweed Futures – Strategic Plan a set of population projections were undertaken for suburbs and areas within the Tweed Shire. These population forecasts have been used as a guide in conducting projections for Murwillumbah and surrounding areas.

### 2.2 Murwillumbah and Surrounds Population Projections

Table 2.1 provides population, household size and household projections for the Murwillumbah and surrounding areas. Household size takes into account a national trend in the decline of household size and this is used to forecast the number of households. The 1996 and 2001 data is based on the ABS census with 2006, 2011, 2016 and 2024 projected by Core Economics.

The projected number of households in Table 2.1 will be used to estimate the future growth in retail expenditure by major retail categories and to determine the potential future retail floorspace requirements.

**Table 2.1**  
**Population, Household Size and Household Projections**

	2001	2006	2011	2016	2024
<b>Population</b>					
Murwillumbah	7,340	8,227	9,113	9,780	10,380
Rural West Others	11,124	11,392	11,701	11,651	11,932
<b>Total</b>	<b>18,464</b>	<b>19,619</b>	<b>20,814</b>	<b>21,431</b>	<b>22,312</b>
<b>Household Size</b>					
Murwillumbah	2.41	2.38	2.35	2.32	2.30
Rural West Others	2.68	2.65	2.62	2.58	2.55
<b>Households</b>					
Murwillumbah	3,046	3,455	3,874	4,208	4,520
Rural West Others	4,151	4,302	4,473	4,508	4,673
<b>Total</b>	<b>7,196</b>	<b>7,758</b>	<b>8,347</b>	<b>8,715</b>	<b>9,193</b>

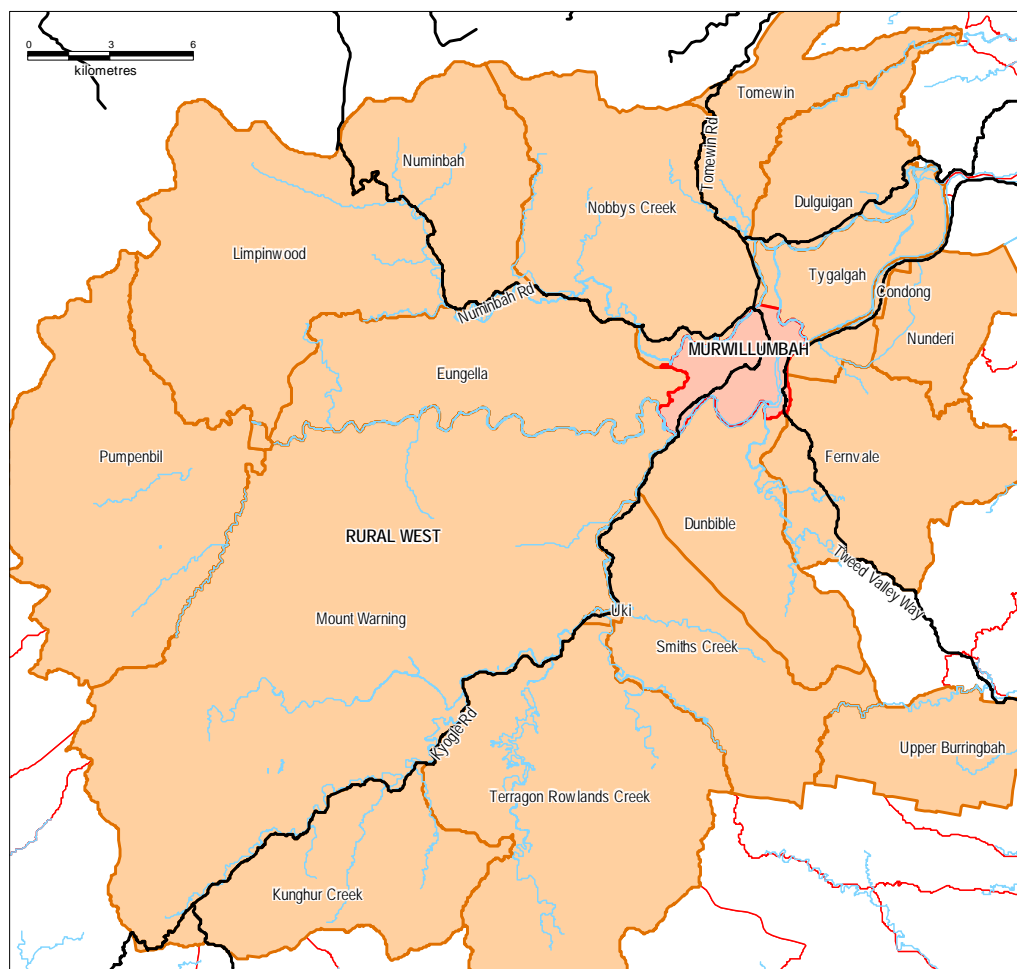
*Source: Core Economics and ABS Population 2001, 2004-2024 Tweed Shire Council, Core Economics*



Murwillumbah is an established town and is expected to experience growth in population of approximately 2,153 people between 2006 and 2024. Murwillumbah is expected to be the major expansion area of the Rural West region.

Figure 2.1 provides an overview of the two catchments (Murwillumbah and Rural West) that utilise Murwillumbah for the general shopping needs

**Figure 2.1 – Murwillumbah Catchment Areas**



### 2.3 Future Demographic and Tourism Changes

The demography of Murwillumbah is expected to undergo significant change in the future. As land and houses become increasingly expensive in coastal regions, younger populations will be drawn to the area by its affordability and lifestyle benefits, and contribute to making the population of Murwillumbah more diverse.

In order to cater to this changing level of demand, the Murwillumbah town centre will have to undergo significant changes. The consolidation and unification of existing sites will be necessary to facilitate sufficient retail growth within the town centre.

Likewise, an increase in tourist visitors to Murwillumbah will have an impact on the functionality of the Murwillumbah town centre. Tourists to the area will have a higher need for food and beverage outlets provided at a level higher than is currently offered within Murwillumbah. In order to provide these facilities for tourists, expanding the everyday retail shopping facilities for local residents to areas outside the town centre may become necessary.

## 2.4 Household Expenditure Characteristics

The average weekly household incomes for Murwillumbah and the Rural West area for 2001, 2006, 2011 and 2016 have been used to determine the potential household expenditure from the Australian Bureau of Statistics Household Expenditure Survey for 1998-99.

The household expenditure characteristics are broken down into five major categories: Convenience Retail; Clothing and Footwear; Large Floorspace Retail; Other Retail; and Food and Beverage.

## 2.5 Retail Floorspace Demand

Appendix A shows the household expenditure characteristics and future floorspace demand for the defined areas (Murwillumbah and Rural West).

The average annual household expenditure characteristics, multiplied by the number of households per year for 2001, 2006, 2011 and 2016, provide an indication of the retail expenditure potential for these years.

To determine the base 2001 retail floorspace, the turnover per Sq M is divided by the forecast retail expenditure potential for 2001. To determine the forecast change in retail floorspace requirements in 2006-2011 and 2011-2016 the forecast change in the retail expenditure potential is divided by the turnover per Sq M.

The turnover per Sq M is based on industry knowledge and Core Economics' extensive experience analysing shopping centre and retail showroom developments. Convenience Retail has an estimated turnover of \$7,000 per Sq M, Warehouse Retail \$3,000 per Sq M, Clothing and Footwear \$3,500 per Sq M, Other Retail \$3,000 per Sq M and Food and Beverage Services \$3,000 per Sq M.

Table 2.2 outlines the required additional floorspace within Murwillumbah and the Rural West between the years of 2001 and 2006, 2006 and 2011 and 2011 and 2016.

**Table 2.2**  
**Additional Retail Floorspace Required (Sq M)**

	2001 Demand	2001 - 06	2006 - 11	2011 - 16
Murwillumbah	10,342	1,390	1,422	1,134
Rural West	14,461	529	593	122
<b>Total</b>	<b>24,804</b>	<b>1,919</b>	<b>2,015</b>	<b>1,256</b>

*Source: Core Economics*

Overall demand for retail floorspace in Murwillumbah is generated by regional residents as well as inflow from Northern NSW, tourists and residents of the Gold Coast. A key aspect for catering to future demand in Murwillumbah will be dependent on maintaining the character of existing retail centres and precincts as well as meeting the needs of local residents.

## 2.5 Conclusion

Residents in Murwillumbah and the Rural West are likely to utilise the higher order shopping facilities located within Tweed Heads and Tweed Heads South. The residents of these two areas would primarily rely on the retail facilities provided in Murwillumbah for their convenience and impulse needs.

In order to cater to the growing needs of the expanding population in the area, additional sites for retail uses need to be identified and established in the short term. Within Murwillumbah, the town centre is constrained by existing developments, with no practical sites available to cater to this growing demand. Redevelopment and consolidation of existing facilities is one possibility for catering to this increasing demand, however, it is likely that existing tenants will take-up any additional space that is created.

## Section 3 Location of Future Retail

### 3.1 Introduction

This section will investigate an appropriate area for the development of future retail areas external to the Murwillumbah CBD.

The location of future retail areas within Murwillumbah will be dependent on land availability, site constraints, residential development patterns and visitation patterns.

### 3.2 Locational Considerations

There are a number of issues to consider when determining the best locational aspects for any new development. These include:

- Land availability – are there sites available, and are they sufficiently large enough to support the requirements of any intended development;
- Site constraints – are there any characteristics of the site (access, slope, easements, etc.) that might affect the ability to develop the whole site;
- Residential development patterns – is the site located within close proximity to current and future residential development areas. If the site is located away from these areas, how well will it function; and
- Visitation patterns – is the site located on a major arterial road, or does the site have sufficient passing traffic to support its intended use.

All of these issues are important when considering the location of future developments.

### 3.3 Development Sites

#### *Town Centre*

Within Murwillumbah, the majority of local and regional residents visit the town centre, primarily consisting of Wollumbin and Murwillumbah (Main) Streets, and Sunnyside Mall for their convenience and impulse shopping needs. Outside of this area, there are limited retail facilities and these generally cater to the impulse needs of residents within the immediate area (such as take-away food stores) or have a specialised function.

The town centre is constrained for future development due to all sites being used. To the north of the town centre is a hill making large scale development impractical, to the south and west are residential developments and to the east is the Tweed River. Future consolidation and redevelopment of sites within the town centre could present an opportunity for larger scale retail uses; however, any development would likely be taken up by existing users.

#### *Bray Park*

Within Bray Park, there is a local convenience store, a service station and a butcher which service the needs of Bray Park residents, however, these residents travel to the town centre for their larger shopping needs. There is some residential development occurring immediately to the south and west of Bray Park, concentrated around Riveroak Drive and Old Lismore Road. Residents in these areas are likely to utilise the retail facilities located within the town centre. There is considered to be a significant amount of land within this area that could cater to a local convenience retail centre.

#### *West Murwillumbah*

At West Murwillumbah, there is limited convenience and service facilities. Residents of West Murwillumbah currently travel to the town centre for the shopping needs and as such, the town centre becomes the focus of their shopping activity. As the West Murwillumbah area continues to evolve, there may be a requirement in the future for a small, convenience based centre to be located in this area, however, this will also be dependent on development of retail floorspace within Bray Park.

#### *South East*

To the south east of the town centre is some retail development located on Stafford Street, Bray Street and Prospero Street. The facilities within this area are primarily industry or retail service in nature and cater to specialised needs such as smash repairers and mechanics. There is some space capacity here in terms of vacant buildings; however, the potential to expand the area is limited by surrounding residential development to the south, the railway line to the east and the Tweed River to the north and west.

#### *Tweed Valley Way*

Further to the east along Tweed Valley Way are a number of retail service and industrial businesses. These consist of service stations, rural stores, and a large timber mill. The northern side of Tweed Valley Way is residential. On Mayfield Street, Kay Street, Durrington Street, Buchanan Street, Lundberg Drive and Quarry Road are industrial uses. These businesses will have a call on retail within close proximity to their workplace; however, it is considered that the town centre would cater to these needs due to its close proximity. There is potentially one site located within this area that is capable of supporting a local convenience centre. This site is currently the subject of a Development Application with Tweed Shire Council for a 2,387 Sq M convenience-oriented shopping centre to include a 1,712 Sq M full-line Supa IGA supermarket and 7 convenience speciality stores.

#### *Condong and Tumbulgum*

Further east are the villages of Condong and Tumbulgum, both of which have limited facilities to support their populations. It is likely that residents of these towns would travel to the Murwillumbah town centre for their local convenience and weekly shopping needs, whilst relying on Tweed Heads and Tweed Heads South for their higher order shopping needs.

### 3.4 Conclusion

The Murwillumbah town centre has limited potential for expansion to meet the future retail needs of local and regional residents. Consequently, it is important for Tweed Shire Council to identify further areas available for retail use.

Within Murwillumbah there is primarily two areas considered suitable for this type of development. One is to the south west of Bray Park, and the second is to the south east of the town centre along Tweed Valley Way. The most suitable site for development is considered to be along Tweed Valley Way due to its increased exposure to passing traffic and its closer proximity to the existing town centre, when compared to a site in Bray Park.

## Section 4 Options Analysis

### 4.1 Introduction

This section provides an overview of the impact on the Murwillumbah town centre that is likely to occur with the future development of retail facilities within Murwillumbah.

### 4.2 Strategies

There are three strategies that could be employed by the Tweed Shire Council with regard to increasing the amount of retail floorspace within Murwillumbah. These three strategies are:

- o Do nothing;
- o Consolidate and redevelop sites within the town centre; and
- o Develop additional retail floorspace external to the Murwillumbah town centre, which could either be small scale speciality and impulse retail, or larger chore retail and bulky goods.

It is important to determine the impact on the town centre from undertaking any one of these three strategies. It is important that any development that takes place does not detract significantly from the existing operations within the Murwillumbah town centre.

### 4.3 Options Analysis

The impact from undertaking each of the three strategies outlined above is considered in more detail here.

#### *Do Nothing*

By not increasing the level of available retail floorspace within Murwillumbah, the Tweed Shire Council will be “forcing” local and regional residents to shop at existing facilities within the town centre. This will have an initial positive effect on businesses located within the town centre; however, as the population continues to grow, a higher level of demand placed upon these facilities is likely to lead to increased pressures on existing facilities and frustrated shoppers. These factors will lead to increasing levels of escape expenditure to areas such as Tweed Heads and Tweed Heads South.

By doing nothing, the town centre may “fossilise” and not be able to grow or evolve to meet the needs of the growing catchment.

#### *Consolidate and Redevelop*

The consolidation and redevelopment of existing sites within the Murwillumbah town centre is the current strategy for retail development within Murwillumbah. This strategy is in keeping with the Tweed Retail Strategy, Section 4.2, Higher Order Retail whereby it will “retain and reinforce the Murwillumbah CBD as the main shopping centre precinct”.

This development would likely include an additional major supermarket within Murwillumbah to meet the needs of local and regional residents into the future, however, could preclude the inclusion of any additional impulse and convenience retail within the town centre.

Consolidating and redeveloping existing sites would be expected to have a positive impact on the town centre. It is also likely that any redevelopment of the town centre will be taken up by existing businesses.

#### *Development External to the Town Centre*

There are potentially two areas that are considered appropriate for the development of further retail facilities external to the town centre. These are located at Bray Park and along Tweed Valley Way.

Dependant on the type of development to occur, it is likely that developing a centre at Bray Park or along Tweed Valley Way will have significant impact on the town centre.

A centre located at Bray Park is likely to cater to the needs of residents in the immediate area, and to a lesser extent, residents from the rural towns to the south and west of Murwillumbah. A site in Bray Park would have little passing traffic.

Developing a centre along Tweed Valley Way will have an impact on the town centre. It is considered likely that a small retail convenience centre in this location will attract patrons from the area to the east of the Tweed River, as well as the villages of Condong and Tumbulgum.

The right level of exposure at this site will also attract shoppers away from the town centre for their general convenience needs, particularly in the short term, when the new centre is seen as a unique in Murwillumbah. If the centre provides the right level of services, it may also have longer term effects on the town centre, in particular Sunnyside Mall and its tenants.



#### 4.4 Conclusion

Table 4.1 below outlines the impacts of the various strategies on the town centre.

**Table 4.1**  
**Impacts on Town Centre**

	<b>Do Nothing</b>	<b>Growth in Town Centre</b>	<b>External to Town Centre – Impulse Retail</b>	<b>External to Town Centre – Full-line Supermarket</b>	<b>External to Town Centre – Other Higher Order Retail</b>
<b>Market Size</b>	Unlikely to support the growth and change in Murwillumbah's demographics	Will support incremental growth in traditional uses	Local users will utilise local services	Demand driven however is likely to halt growth of the town centre and traditional uses	Murwillumbah catchment will not support large amounts of higher order retail, therefore there will still be escape expenditure to Tweed Heads
<b>Town Centre Focus</b>	Maintains town centre focus, however the nature of retail within the centre will change over time	Maintains town centre focus, and will contribute to supporting the needs of the demographic shift in Murwillumbah	Maintains town centre focus, and allows the town centre to evolve to the changing needs of local residents	Potential to transfer growth of the town centre	Could remove focus if a development has a sufficient critical mass
<b>Impact on Town Centre</b>	Potentially marginal positive impact dependent on changing needs of residents	No negative impact with a marginal positive impact	Negligible impacts on most town centre businesses	Potential high impact as the market splits	Potential high impact

Murwillumbah is a slow growth regional centre; therefore any impact will not be "cured" by growth or change within the area.

The emphasis to date has been to maintain the town centre as the focus for chore and commercial uses, plus some limited higher order retail, with a significant level of escape expenditure to Tweed Heads and Tweed Heads South for higher order and bulky goods purchases.

There is less risk involved in reinforcing this principle especially considering that a site within the town centre for a full-line supermarket seems likely to eventuate.

## Recommendations

- Tweed Shire Council should take a lead role in identifying sites within the Murwillumbah Town Centre suitable for future retail centres and work with local property owners to consolidate these sites for the future benefit of all local and regional residents.
- A full-line supermarket should be developed within the Murwillumbah Town Centre prior to any full-line supermarket development in other areas.
- Consideration should be given to a non-town centre full-line supermarket only if a new supermarket can not be established after 5 to 10 years within the town centre.
- Land holders within the town centre to be made aware of this issue in order to facilitate appropriate redevelopment (use it or loose it).
- Development of a neighbourhood centre at Bray Park or West Murwillumbah should be developed to a scale sufficient to support the needs of local residents in order to maintain the town centre focus of Murwillumbah
- The area along Tweed Valley Way is considered suitable for a neighbourhood sized centre of up to 2,000 Sq M with convenience (impulse) retail and fast food operators. The supermarket should be a maximum size of 600 Sq M to ensure a functional difference with the supermarket(s) in the town centre.
- In addition to this, Tweed Valley Way is also suitable for service retail and light industrial uses, such as car dealerships and rural stores.
- Any application for a full-line supermarket along Tweed Valley Way be refused.

## Appendix A Household Expenditure Characteristics

Murwillumbah  
Household Expenditure Characteristics

	2001	2006	2011	2016
<b>Average Annual Income (\$)</b>	40,504	43,332	46,160	48,988
<b>Convenience</b>				
Food and non-alcoholic beverages *	\$96.60	\$99.70	\$102.57	\$106.88
Alcohol for consumption off licensed premises	\$14.12	\$15.30	\$15.34	\$15.40
Books, newspapers, magazines and other printed material	\$6.79	\$7.02	\$7.27	\$7.64
Cleaning and Related *	\$8.32	\$8.38	\$8.69	\$9.16
Dry cleaning and related	\$0.45	\$0.49	\$0.51	\$0.55
Hair and personal services	\$3.93	\$4.21	\$4.32	\$4.48
Lottery tickets and lotto	\$3.58	\$3.52	\$3.52	\$3.52
Medicines, pharmaceutical products and therapeutic appliances	\$8.73	\$9.16	\$9.35	\$9.64
Personal care *	\$3.03	\$3.17	\$3.29	\$3.46
Stationery equipment	\$2.52	\$2.65	\$2.75	\$2.89
Tobacco products *	\$11.82	\$11.96	\$12.40	\$13.06
Toiletries and cosmetics	\$4.73	\$4.98	\$5.20	\$5.53
Photographic film and chemicals (including developing)	\$1.09	\$1.16	\$1.19	\$1.23
Weekly Sub Total	\$165.71	\$171.68	\$176.39	\$183.43
Annual Sub Total	\$8,639.88	\$8,951.64	\$9,196.78	\$9,564.17
<b>Derived Supermarket Expenditure (categories marked* plus 7.5% for general merchandise)</b>				
Weekly Sub Total	\$119.77	\$123.20	\$126.95	\$132.57
Annual Sub Total	\$6,244.97	\$6,423.70	\$6,619.04	\$6,912.05
<b>Clothing and Footwear</b>				
Annual Sub Total	\$21.39	\$22.36	\$23.84	\$26.06
Annual Sub Total	\$1,115.15	\$1,165.61	\$1,242.91	\$1,358.85
<b>Large Floorspace Comparison/Destination Retailers</b>				
Audio-visual equipment and parts	\$6.06	\$6.37	\$6.66	\$7.09
Blank and pre-recorded media (excluding pre-packaged computer software)	\$4.28	\$4.59	\$4.54	\$4.48
Gardening products	\$2.24	\$2.22	\$2.36	\$2.58
Home computer equipment (including pre-packaged software)	\$3.22	\$3.66	\$4.10	\$4.76
Household furnishings and equipment	\$33.24	\$35.76	\$37.76	\$40.75
Motor vehicle parts and accessories purchased separately	\$4.26	\$4.51	\$4.72	\$5.04
Swimming pool chemicals	\$0.25	\$0.25	\$0.26	\$0.28
Tools and related	\$3.67	\$3.60	\$4.16	\$4.99
Weekly Sub Total	\$57.22	\$60.95	\$64.55	\$69.97
Annual Sub Total	\$2,983.57	\$3,177.86	\$3,365.75	\$3,648.12
<b>Other Retail</b>				
Animal Food and purchases	\$5.72	\$6.09	\$5.97	\$5.78
Other recreational and educational equipment	\$8.85	\$8.67	\$8.62	\$8.55
Photographic equipment and photography	\$0.31	\$0.33	\$0.44	\$0.62
Sunglasses (excluding prescription)	\$0.16	\$0.18	\$0.19	\$0.20
Travel goods, handbags, umbrellas, wallets and related	\$1.17	\$1.29	\$1.32	\$1.36
Watches and jewellery	\$1.12	\$1.11	\$1.15	\$1.20
Weekly Sub Total	\$17.32	\$17.67	\$17.68	\$17.71
Annual Sub Total	\$903.13	\$921.20	\$921.98	\$923.15
<b>Food and Beverage</b>				
Meals in restaurants, hotels, clubs	\$9.52	\$9.99	\$10.63	\$11.60
Fast food and takeaway	\$15.80	\$16.92	\$17.79	\$19.10
Alcohol for consumption on licensed premises	\$6.17	\$6.48	\$6.64	\$6.86
Weekly Sub Total	\$31.49	\$33.40	\$35.06	\$37.56
Annual Sub Total	\$1,642.06	\$1,741.35	\$1,828.15	\$1,958.33
<b>Weekly Total</b>	<b>\$293.13</b>	<b>\$306.05</b>	<b>\$317.52</b>	<b>\$334.73</b>
<b>Annual Total</b>	<b>\$15,283.80</b>	<b>\$15,957.66</b>	<b>\$16,555.55</b>	<b>\$17,452.62</b>

Source: Core Economics, ABS

Note: All figures in June 2006 Dollars

**Murwillumbah**  
Indicative Future Retail Floorspace Requirements

**Comparative Income and Expenditure(2001)**

	NSW	Murwillumbah	Difference
Average household income	\$59,252	\$38,861	-34.4%
Average household size	2.62	2.41	-7.8%
Average income per capita	\$22,619	\$16,093	-28.8%

**Avg Annual Household Expenditure**

Convenience	\$10,789	\$8,640	-19.9%
Large Floorspace Retail	\$4,589	\$2,984	-35.0%
Clothing and Footwear	\$1,745	\$1,115	-36.1%
Other Retail	\$927	\$903	-2.6%
Food and Beverage Services	\$2,392	\$1,642	-31.4%
<b>Total</b>	<b>\$20,443</b>	<b>\$15,284</b>	<b>-25.2%</b>

*All figures are in June 2006 dollar values*

**Forecast Retail Expenditure Potential (\$m)**

	2001	2006	2011	2016
Households (No.)	3,046	3,455	3,874	4,208
Convenience	26.31	29.85	33.47	36.35
Large Floorspace Retail	9.09	10.31	11.56	12.55
Clothing and Footwear	3.40	3.85	4.32	4.69
Other Retail	2.75	3.12	3.50	3.80
Food and Beverage Services	5.00	5.67	6.36	6.91
<b>Total</b>	<b>46.55</b>	<b>52.81</b>	<b>59.21</b>	<b>64.31</b>

**Forecast Change in Retail Expenditure Potential (\$m)**

	2001-06	2006-11	2011-16
Convenience	3.54	3.62	2.88
Warehouse Retail	1.22	1.25	1.00
Clothing and Footwear	0.46	0.47	0.37
Other Retail	0.37	0.38	0.30
Food and Beverage Services	0.67	0.69	0.55
<b>Total Change</b>	<b>6.26</b>	<b>6.40</b>	<b>5.10</b>

**Forecast Change in Retail Floorspace Requirements (Sq.M)**

	T/O per Sq.M.	2001 Demand	2001-06	2006-11	2011-16
Convenience	\$7,000	3,759	505	517	412
Warehouse Retail	\$3,000	3,029	407	417	332
Clothing and Footwear	\$3,500	970	130	133	106
Other Retail	\$3,000	917	123	126	101
Food and Beverage Services	\$3,000	1,667	224	229	183
<b>Total Change</b>		<b>10,342</b>	<b>1,390</b>	<b>1,422</b>	<b>1,134</b>

Rural West  
Household Expenditure Characteristics

	2001	2006	2011	2016
<b>Average Annual Income (\$)</b>	42,691	46,136	49,581	53,027
<b>Convenience</b>				
Food and non-alcoholic beverages *	\$98.26	\$102.57	\$108.32	\$112.62
Alcohol for consumption off licensed premises	\$15.29	\$15.34	\$15.42	\$15.48
Books, newspapers, magazines and other printed material	\$6.89	\$7.27	\$7.76	\$8.13
Cleaning and Related *	\$8.22	\$8.69	\$9.32	\$9.79
Dry cleaning and related	\$0.47	\$0.51	\$0.57	\$0.61
Hair and personal services	\$4.15	\$4.32	\$4.54	\$4.70
Lottery tickets and lotto	\$3.52	\$3.52	\$3.52	\$3.52
Medicines, pharmaceutical products and therapeutic appliances	\$9.06	\$9.35	\$9.73	\$10.02
Personal care *	\$3.11	\$3.29	\$3.52	\$3.69
Stationery equipment	\$2.61	\$2.75	\$2.93	\$3.07
Tobacco products *	\$11.74	\$12.40	\$13.28	\$13.95
Toiletries and cosmetics	\$4.88	\$5.20	\$5.63	\$5.96
Photographic film and chemicals (including developing)	\$1.15	\$1.19	\$1.24	\$1.27
Weekly Sub Total	\$169.34	\$176.39	\$185.78	\$192.83
Annual Sub Total	\$8,829.39	\$9,196.78	\$9,686.63	\$10,054.02
<b>Derived Supermarket Expenditure (categories marked* plus 7.5% for general merchandise)</b>				
Weekly Sub Total	\$121.33	\$126.95	\$134.44	\$140.06
Annual Sub Total	\$6,326.03	\$6,619.04	\$7,009.72	\$7,302.73
<b>Clothing and Footwear</b>				
Annual Sub Total	\$21.61	\$23.84	\$26.80	\$29.03
Annual Sub Total	\$1,126.96	\$1,242.91	\$1,397.50	\$1,513.44
<b>Large Floorspace Comparison/Destination Retailers</b>				
Audio-visual equipment and parts	\$6.22	\$6.66	\$7.23	\$7.66
Blank and pre-recorded media (excluding pre-packaged computer software)	\$4.61	\$4.54	\$4.45	\$4.39
Gardening products	\$2.14	\$2.36	\$2.65	\$2.87
Home computer equipment (including pre-packaged software)	\$3.44	\$4.10	\$4.98	\$5.64
Household furnishings and equipment	\$34.77	\$37.76	\$41.75	\$44.74
Motor vehicle parts and accessories purchased separately	\$4.39	\$4.72	\$5.15	\$5.48
Swimming pool chemicals	\$0.24	\$0.26	\$0.29	\$0.31
Tools and related	\$3.32	\$4.16	\$5.27	\$6.10
Weekly Sub Total	\$59.14	\$64.55	\$71.77	\$77.19
Annual Sub Total	\$3,083.37	\$3,365.75	\$3,742.24	\$4,024.61
<b>Other Retail</b>				
Animal Food and purchases	\$6.16	\$5.97	\$5.72	\$5.53
Other recreational and educational equipment	\$8.69	\$8.62	\$8.52	\$8.45
Photographic equipment and photography	\$0.27	\$0.44	\$0.68	\$0.86
Sunglasses (excluding prescription)	\$0.17	\$0.19	\$0.20	\$0.21
Travel goods, handbags, umbrellas, wallets and related	\$1.28	\$1.32	\$1.37	\$1.41
Watches and jewellery	\$1.10	\$1.15	\$1.22	\$1.27
Weekly Sub Total	\$17.66	\$17.68	\$17.71	\$17.74
Annual Sub Total	\$920.80	\$921.98	\$923.54	\$924.71
<b>Food and Beverage</b>				
Meals in restaurants, hotels, clubs	\$9.67	\$10.63	\$11.92	\$12.88
Fast food and takeaway	\$16.48	\$17.79	\$19.53	\$20.84
Alcohol for consumption on licensed premises	\$6.41	\$6.64	\$6.94	\$7.16
Weekly Sub Total	\$32.57	\$35.06	\$38.39	\$40.89
Annual Sub Total	\$1,697.96	\$1,828.15	\$2,001.73	\$2,131.92
<b>Weekly Total</b>	<b>\$300.32</b>	<b>\$317.52</b>	<b>\$340.46</b>	<b>\$357.67</b>
<b>Annual Total</b>	<b>\$15,658.49</b>	<b>\$16,555.55</b>	<b>\$17,751.64</b>	<b>\$18,648.70</b>

Source: Core Economics, ABS

Note: All figures in June 2006 Dollars

Rural West  
Indicative Future Retail Floorspace Requirements

Comparative Income and Expenditure(2001)

	NSW	Rural West	Difference
Average household income	\$59,252	\$42,691	-28.0%
Average household size	2.62	2.68	2.1%
Average income per capita	\$22,619	\$15,957	-29.5%

Avg annual Household Expenditure

Convenience	\$10,789	\$8,829	-18.2%
Large Floorspace Retail	\$4,589	\$3,083	-32.8%
Clothing and Footwear	\$1,745	\$1,127	-35.4%
Other Retail	\$927	\$921	-0.7%
Food and Beverage Services	\$2,392	\$1,698	-29.0%
<b>Total</b>	<b>\$20,443</b>	<b>\$15,658</b>	<b>-23.4%</b>

All figures are in June 2006 dollar values

Forecast Retail Expenditure Potential (\$m)

	2001	2006	2011	2016
Households (No.)	4,151	4,302	4,473	4,508
Convenience	36.65	37.99	39.49	39.80
Large Floorspace Retail	12.80	13.27	13.79	13.90
Clothing and Footwear	4.68	4.85	5.04	5.08
Other Retail	3.82	3.96	4.12	4.15
Food and Beverage Services	7.05	7.31	7.59	7.65
<b>Total</b>	<b>64.99</b>	<b>67.37</b>	<b>70.04</b>	<b>70.58</b>

Forecast Change in Retail Expenditure Potential (\$m)

	2001-06	2006-11	2011-16
Convenience	1.34	1.50	0.31
Warehouse Retail	0.47	0.52	0.11
Clothing and Footwear	0.17	0.19	0.04
Other Retail	0.14	0.16	0.03
Food and Beverage Services	0.26	0.29	0.06
<b>Total Change</b>	<b>2.38</b>	<b>2.66</b>	<b>0.55</b>

Forecast Change in Retail Floorspace Requirements (Sq.M)

	T/O per Sq.M.	2001 Demand	2001-06	2006-11	2011-16
Convenience	\$7,000	5,236	191	215	44
Warehouse Retail	\$3,000	4,266	156	175	36
Clothing and Footwear	\$3,500	1,336	49	55	11
Other Retail	\$3,000	1,274	47	52	11
Food and Beverage Services	\$3,000	2,349	86	96	20
<b>Total Change</b>		<b>14,461</b>	<b>529</b>	<b>593</b>	<b>122</b>

## Appendix B Demographics



Demographic Profile	Murwillumbah		Rural West		Tweed LGA		New South Wales	
<b>Age</b>								
0 to 4	416	6.0%	615	6.4%	4,146	5.6%	422,341	6.7%
5 to 14	1,062	15.4%	1,683	17.5%	10,132	13.7%	891,009	14.1%
15 to 19	536	7.8%	743	7.7%	4,494	6.1%	436,626	6.9%
20 to 24	313	4.5%	314	3.3%	2,667	3.6%	408,719	6.5%
25 to 29	297	4.3%	367	3.8%	3,108	4.2%	446,515	7.1%
30 to 34	360	5.2%	542	5.6%	3,822	5.2%	468,524	7.4%
35 to 39	474	6.9%	791	8.2%	4,760	6.4%	483,003	7.7%
40 to 44	530	7.7%	996	10.4%	5,491	7.4%	482,318	7.6%
45 to 49	410	5.9%	889	9.2%	4,990	6.8%	438,277	6.9%
50 to 54	403	5.8%	774	8.0%	4,745	6.4%	412,967	6.5%
55 to 59	355	5.1%	531	5.5%	4,231	5.7%	325,330	5.2%
60 to 64	292	4.2%	448	4.7%	4,344	5.9%	267,064	4.2%
65 to 69	269	3.9%	353	3.7%	4,674	6.3%	228,029	3.6%
70 to 74	319	4.6%	244	2.5%	4,703	6.4%	217,237	3.4%
75 to 79	342	5.0%	177	1.8%	3,873	5.2%	177,684	2.8%
80 years and over	520	7.5%	152	1.6%	3,641	4.9%	205,525	3.3%
Total Residents	6,898		9,619		73,821		6,311,168	
Overseas visitors	43		71		559		60,577	
Total	6,941	100.0%	9,690	100.0%	74,380	100.0%	6,371,745	100.0%
<b>Marital Status - Persons</b>								
Married	2,631	48.3%	3,888	52.4%	32,120	53.5%	2,602,210	51.5%
Separated	200	3.7%	293	3.9%	2,309	3.8%	167,702	3.3%
Divorced	483	8.9%	702	9.5%	5,863	9.8%	364,040	7.2%
Widowed	647	11.9%	292	3.9%	5,200	8.7%	324,967	6.4%
Never Married	1,489	27.3%	2,250	30.3%	14,498	24.2%	1,593,328	31.5%
Total	5,450	100.0%	7,425	100.0%	59,990	100.0%	5,052,247	100.0%
<b>Language Spoken at Home</b>								
English Only	6,315	90.9%	8,857	91.0%	68,602	92.2%	4,777,493	75.0%
Other and Not Stated	630	9.1%	873	9.0%	5,777	7.8%	1,594,252	25.0%
Total	6,945	100.0%	9,730	100.0%	74,379	100.0%	6,371,745	100.0%
<b>Relationship in Household</b>								
Husband or wife in registered marriage	2,435	36.8%	3,640	37.8%	28,045	39.2%	2,377,694	39.6%
Partner in de facto marriage	287	4.3%	677	7.0%	4,015	5.6%	307,509	5.1%
Lone parent	361	5.5%	454	4.7%	3,503	4.9%	255,859	4.3%
Child under 15	1,428	21.6%	2,214	23.0%	13,668	19.1%	1,240,712	20.7%
Dependent student (15-24)	321	4.8%	475	4.9%	2,691	3.8%	293,911	4.9%
Non-dependent child	387	5.8%	468	4.9%	3,315	4.6%	405,307	6.8%
Other related individual	106	1.6%	131	1.4%	1,115	1.6%	138,688	2.3%
Unrelated individ living in family h/hold	61	0.9%	85	0.9%	591	0.8%	53,413	0.9%
Group household member	114	1.7%	265	2.8%	1,907	2.7%	195,045	3.2%
Lone person	875	13.2%	721	7.5%	7,765	10.9%	522,487	8.7%
Visitor (from within Australia)	215	3.2%	402	4.2%	4,471	6.3%	172,656	2.9%
Overseas visitors	33	0.5%	88	0.9%	432	0.6%	40,525	0.7%
Total	6,623	100.0%	9,620	100.0%	71,518	100.0%	6,003,806	100.0%
<b>Household Structure</b>								
Couple family: Total	720	40.4%	1,232	46.8%	7,163	35.8%	791,475	47.8%
Couple family w/o children	671	37.6%	966	36.7%	9,129	45.6%	577,401	34.9%
One parent family: Total	376	21.1%	408	15.5%	3,503	17.5%	255,859	15.5%
Other family	16	0.9%	27	1.0%	234	1.2%	29,848	1.8%
Total	1,783	100.0%	2,633	100.0%	20,029	100.0%	1,654,583	100.0%

Demographic Profile	Murwillumbah		Rural West		Tweed LGA		New South Wales	
<b>Dwelling Type</b>								
Separate house	2,107	72.4%	3,400	85.5%	19,107	57.9%	1,648,023	64.1%
Semi-detached and townhouse	98	3.4%	13	0.3%	4,599	13.9%	217,996	8.5%
Flat, unit, apartment	448	15.4%	41	1.0%	3,857	11.7%	418,373	16.3%
Other dwelling	72	2.5%	103	2.6%	2,611	7.9%	39,487	1.5%
Not stated	7	0.2%	32	0.8%	109	0.3%	19,798	0.8%
Unoccupied private dwellings	179	6.1%	388	9.8%	2,691	8.2%	227,863	8.9%
Total	2,911	100.0%	3,977	100.0%	32,974	100.0%	2,571,540	100.0%
<b>Persons per Household</b>								
Separate house	2.65		2.71		2.70		2.88	
Semi-detached and townhouse	1.91		2.92		1.99		2.24	
Flat, unit, apartment	1.51		1.80		1.70		1.87	
Other dwelling: Total	1.74		1.93		1.73		1.85	
Not stated	2.86		2.66		2.09		2.16	
Total	2.41		2.68		2.38		2.62	
<b>Dwelling Ownership</b>								
Fully owned	1,191	43.5%	1,717	48.2%	14,560	48.1%	963,231	41.1%
Being purchased directly	552	20.1%	859	24.1%	5,701	18.8%	546,195	23.3%
Rented	833	30.4%	607	17.0%	8,003	26.4%	645,319	27.5%
Not Stated	57	2.1%	176	4.9%	835	2.8%	65,053	2.8%
Other Tenure	107	3.9%	204	5.7%	1,187	3.9%	123,879	5.3%
Total	2,740	100.0%	3,563	100.0%	30,286	100.0%	2,343,677	100.0%
<b>Monthly Housing Loan Repayments</b>								
Average Repayment - June 2001 \$	\$769		\$900		\$929		\$1,165	
Average Repayment - Current \$	\$888		\$1,040		\$1,072		\$1,345	
<b>Weekly Rent</b>								
Average Rent - June 2001 \$	\$132		\$143		\$158		\$201	
Average Rent - Current \$	\$152		\$165		\$183		\$232	
<b>Employment</b>								
Employed - Full-time	1,272	50.9%	2,048	49.1%	13,384	49.0%	1,805,433	61.0%
Employed - Part-time	847	33.9%	1,438	34.5%	9,697	35.5%	858,483	29.0%
Employed - Not stated	65	2.6%	115	2.8%	799	2.9%	84,480	2.9%
Employed - Total	2,184	87.4%	3,601	86.3%	23,880	87.4%	2,748,396	92.8%
Unemployed	315	12.6%	573	13.7%	3,456	12.6%	213,196	7.2%
Total labour force	2,499		4,174		27,336		2,961,592	
Not in the labour force	2,609		2,868		29,680		1,799,540	
<b>Occupation</b>								
Upper White	410	19.3%	1,125	30.9%	5,009	21.0%	785,788	28.6%
Lower White	316	14.8%	509	14.0%	3,810	16.0%	433,604	15.8%
Upper Blue	278	13.1%	470	12.9%	3,355	14.1%	327,996	11.9%
Lower Blue	1,085	51.0%	1,430	39.2%	11,193	46.9%	1,145,047	41.7%
Other	39	1.8%	111	3.0%	509	2.1%	55,961	2.0%
Total	2,128	100.0%	3,645	100.0%	23,876	100.0%	2,748,396	100.0%
<b>Average Number of Cars</b>								
	1.22		1.62		1.33		1.43	
<b>Household Income</b>								
Average Weekly - June 2001 \$	\$647		\$711		\$676		\$987	
Average Weekly - Current \$	\$747		\$821		\$780		\$1,139	
Household Income - June 2001 \$	\$33,661		\$36,979		\$35,141		\$51,324	
Household Income - Current \$	\$38,861		\$42,691		\$40,569		\$59,252	

Source: ABS, Core Economics.  
Current Dollars - June 2006