LATROBE CITY COUNCIL

ECONOMIC ANALYSIS

Moe Activity Centre Plan Review 2026



Version	Document	PM Approved	PD Approved	Date
1	Economic Analysis	KW	TM	10.06.2025
2	Economic Analysis	TM	LD	01.05.2026

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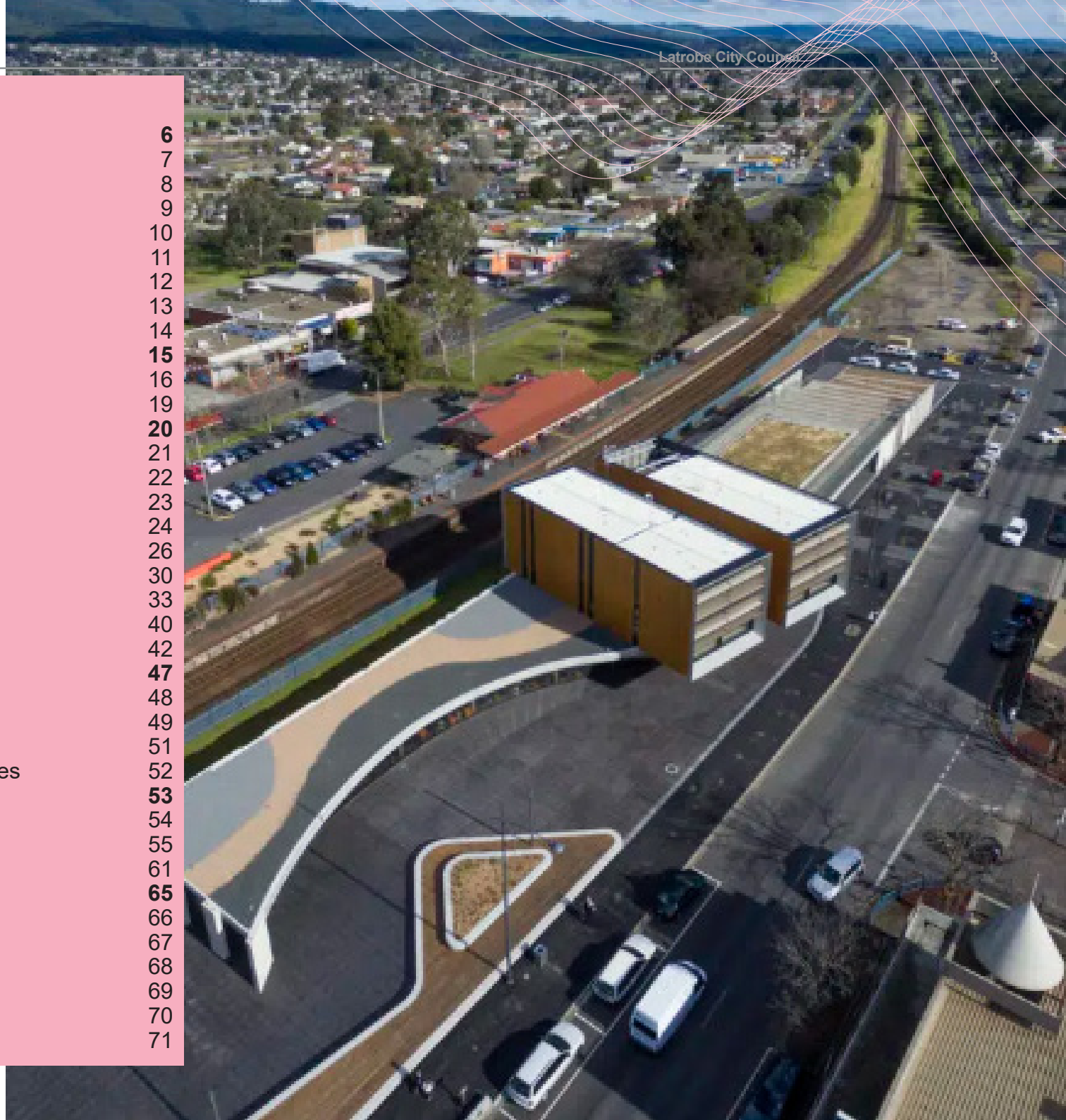
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1.0 INTRODUCTION

Introduction

Latrobe City Council is developing an activity centre plan for the Moe town centre. The plan is intended to provide guidance for both land use planning and urban design within the central business district of Moe over the next 15 years.

The Moe Activity Centre Plan (MoACP) aims to plan and develop a shared vision and to identify the type and scope of change projected over time. The plan will help manage, influence and facilitate change within the Moe town centre.

This report has been prepared to assist in the understanding of the key drivers of development in the centre and to identify economic opportunities.



Photo Source: Commercial Real Estate, 2025a. *91-93 Albert Street, Moe*. URL:< https://www.commercialrealestate.com.au/property/91-93-albert-street-moe-vic-3825-2019691213 >, Date Accessed: 13 June 2025.

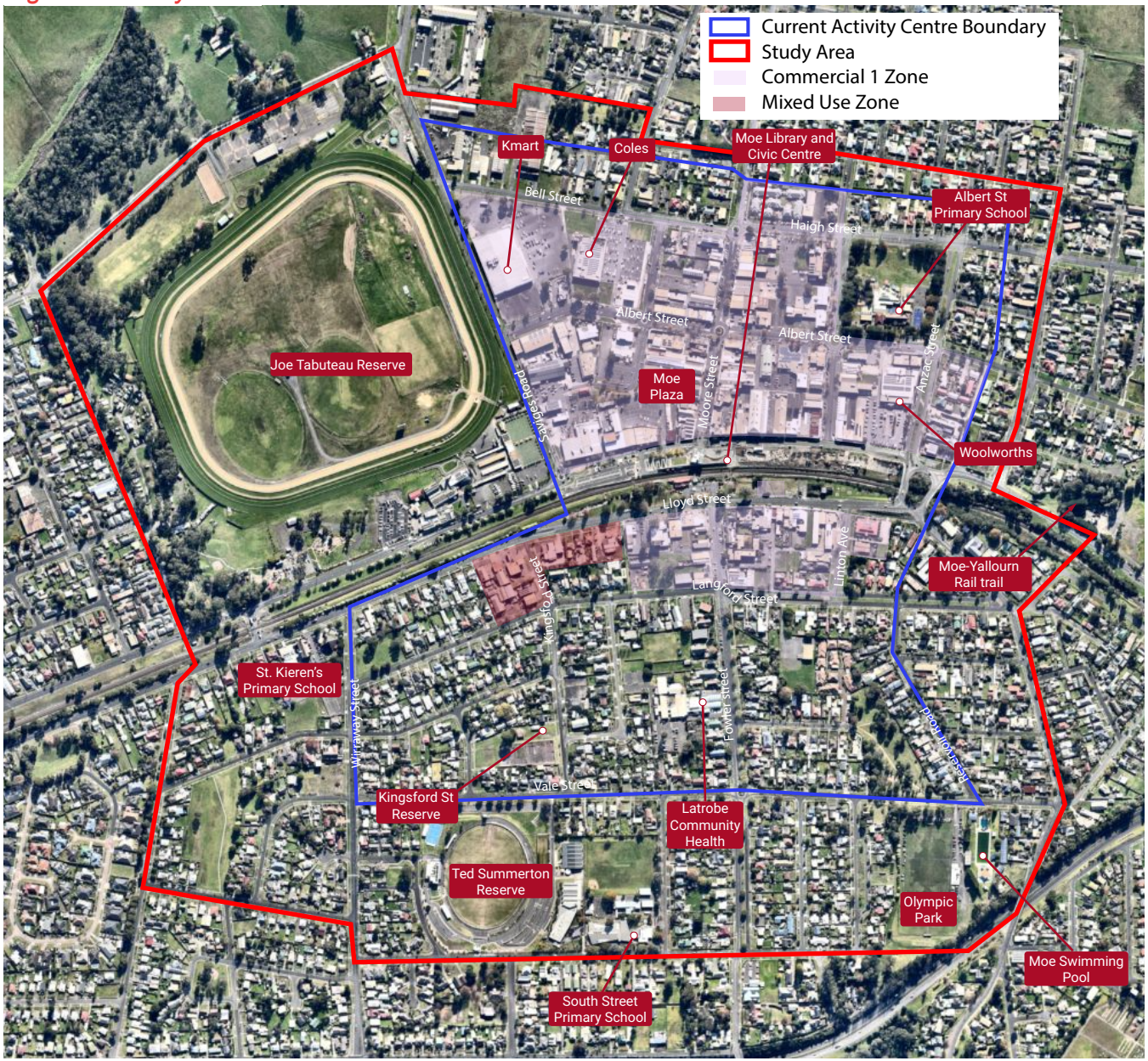
Study Area

The study area is the Moe CBD (see Figure 1), it is identified in the Latrobe Planning Scheme as the Moe Activity Centre and is broadly bordered by Bell Street, and Haigh Street to the north and includes the properties to the north of these streets; Anzac Street and Reservoir Road to the east, Vale Street to the south and Wirraway Street, Waterloo Road and Saviges Road to the west.

It covers an area of approximately 90.18 hectares (ha). It includes areas that are used for:

- Civic uses such as schools and libraries;
- Commercial and office uses;
- Recreational uses;
- Industrial uses; and
- Residential uses.

Figure 1: Study Area



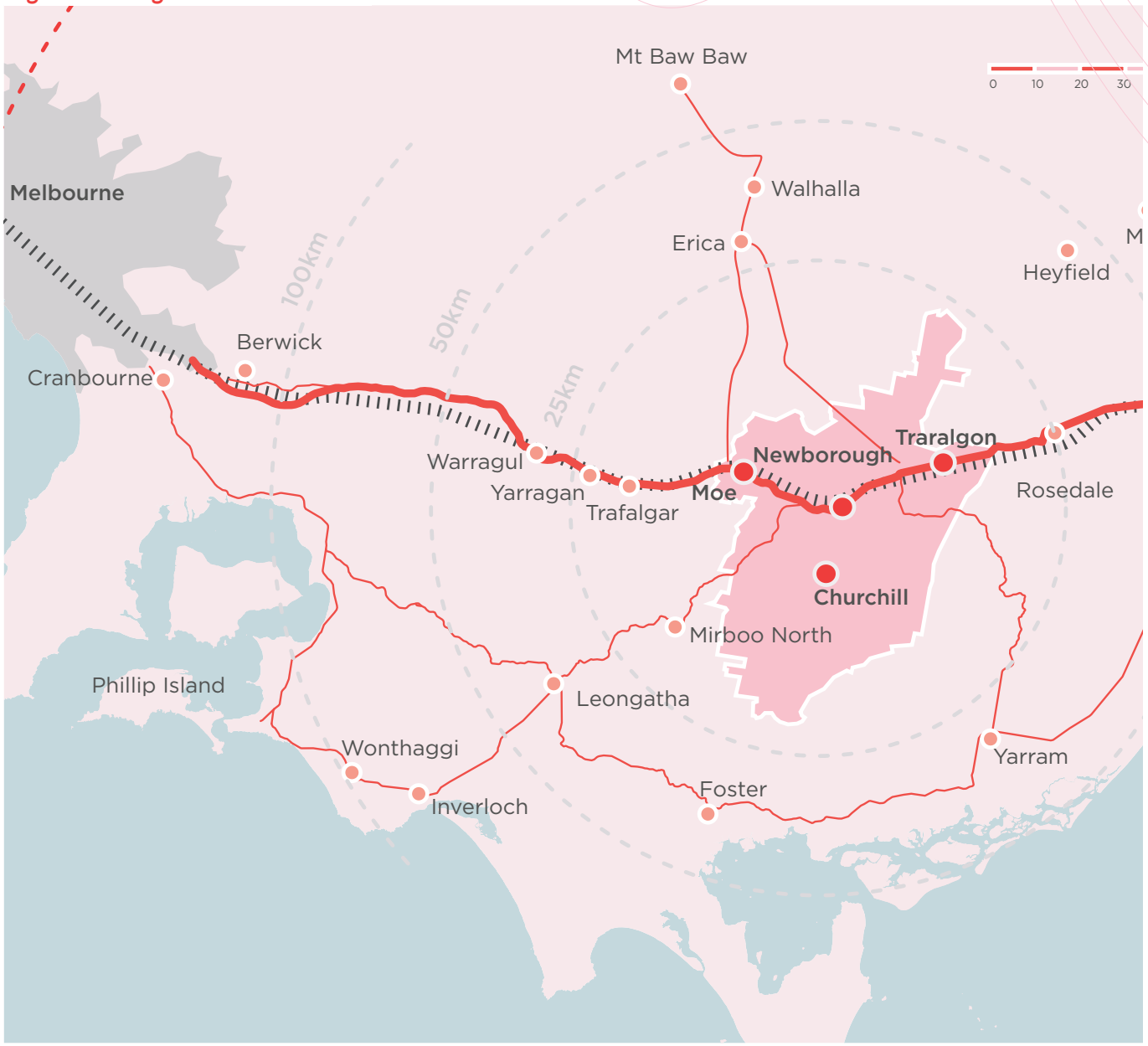
Regional Context

Latrobe City is currently home to approximately 78,154 (2023, ABS) residents and is recognised as one of Victoria's ten (10) Regional Cities made up of four central towns: Churchill, Moe-Newborough, Morwell and Traralgon which combined form a networked city. The four towns are supported by small and district townships. Latrobe City is the population and regional service centre for Gippsland. The municipality extends over 1400 square kilometres and is centrally located in eastern Victoria, approximately 150 kilometres east of Melbourne.

Latrobe City is experiencing a period of economic restructuring associated with the change in traditional employment sectors which support Victoria's power production including manufacturing and mining. Industry diversification and employment generation are therefore major priorities of Latrobe City and the Gippsland region, drawing on the extensive natural resource base, built infrastructure and local workforce.

It is also at the centre of a large forestry industry, which services the largest pulp and paper mill in Australia. Other industries in the area include food processing, retail, engineering, health and post- secondary education. Latrobe City is one of Victoria's strongest regional economies with a Gross Regional Product (GRP) of approximately $7.1 billion (2023 data) and a total estimated annual business turnover of $15.7 billion. Latrobe's GRP represents 1.2% of Victoria's Gross State Product.

Figure 2: Regional Context



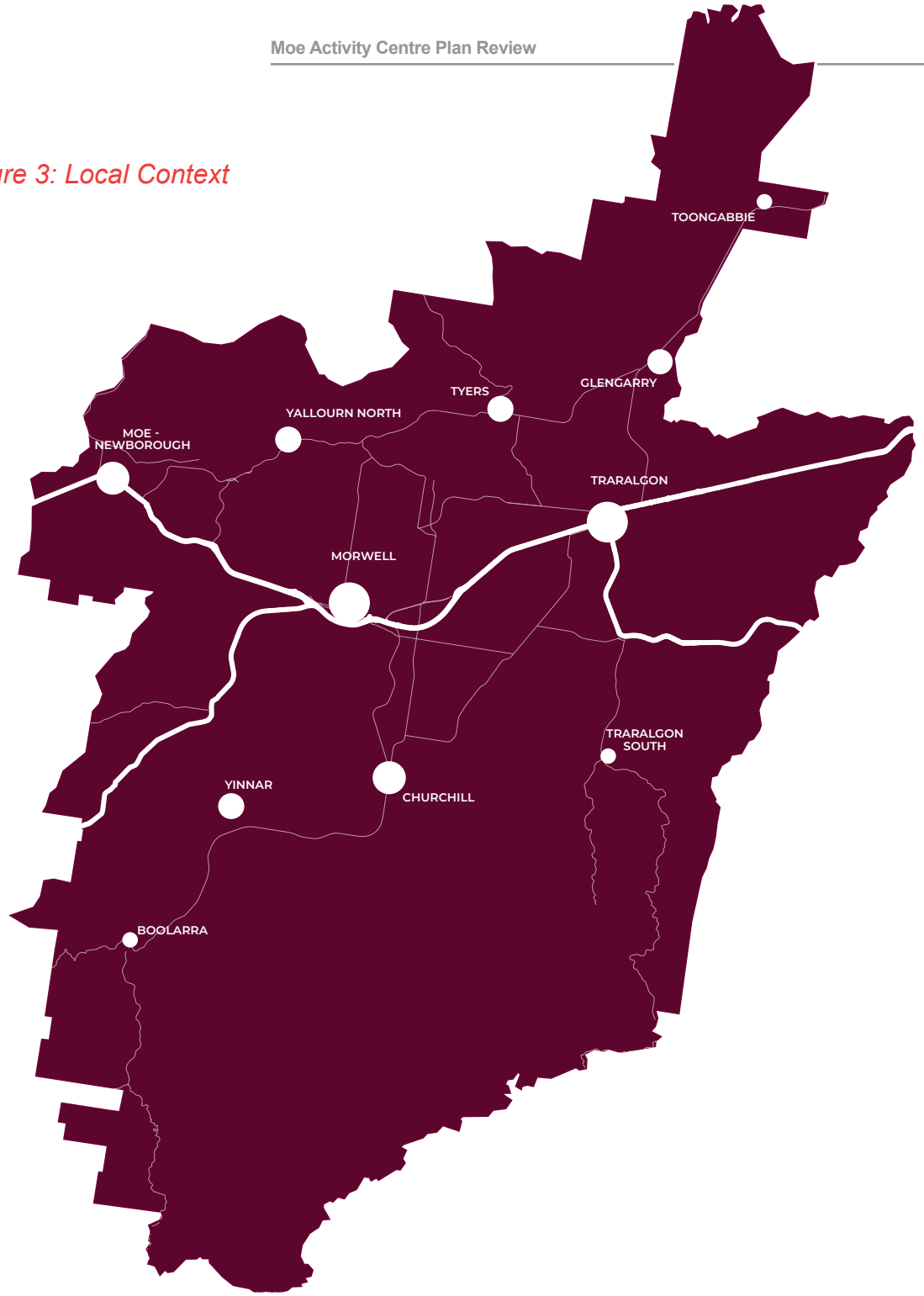
Local Context

Moe is the western town to Latrobe City and has an estimated population of 17,350 (2023, ERP) and is one of three sub-regional retail centres identified in Latrobe City retail centre hierarchy.

To the north of Moe are the Latrobe River and the foothills of the Great Dividing Range, to the south are the Strzelecki Ranges and Narracan Creek. To the east of Moe is Newborough, Yallourn North and the Yallourn Coal Mine. To the west of Moe is the municipal border and the Princes Freeway to Melbourne.

Moe has one traditional primary retail centre and is the focus of this plan, supported by a network of local activity centres.

Figure 3: Local Context



The Town Centre

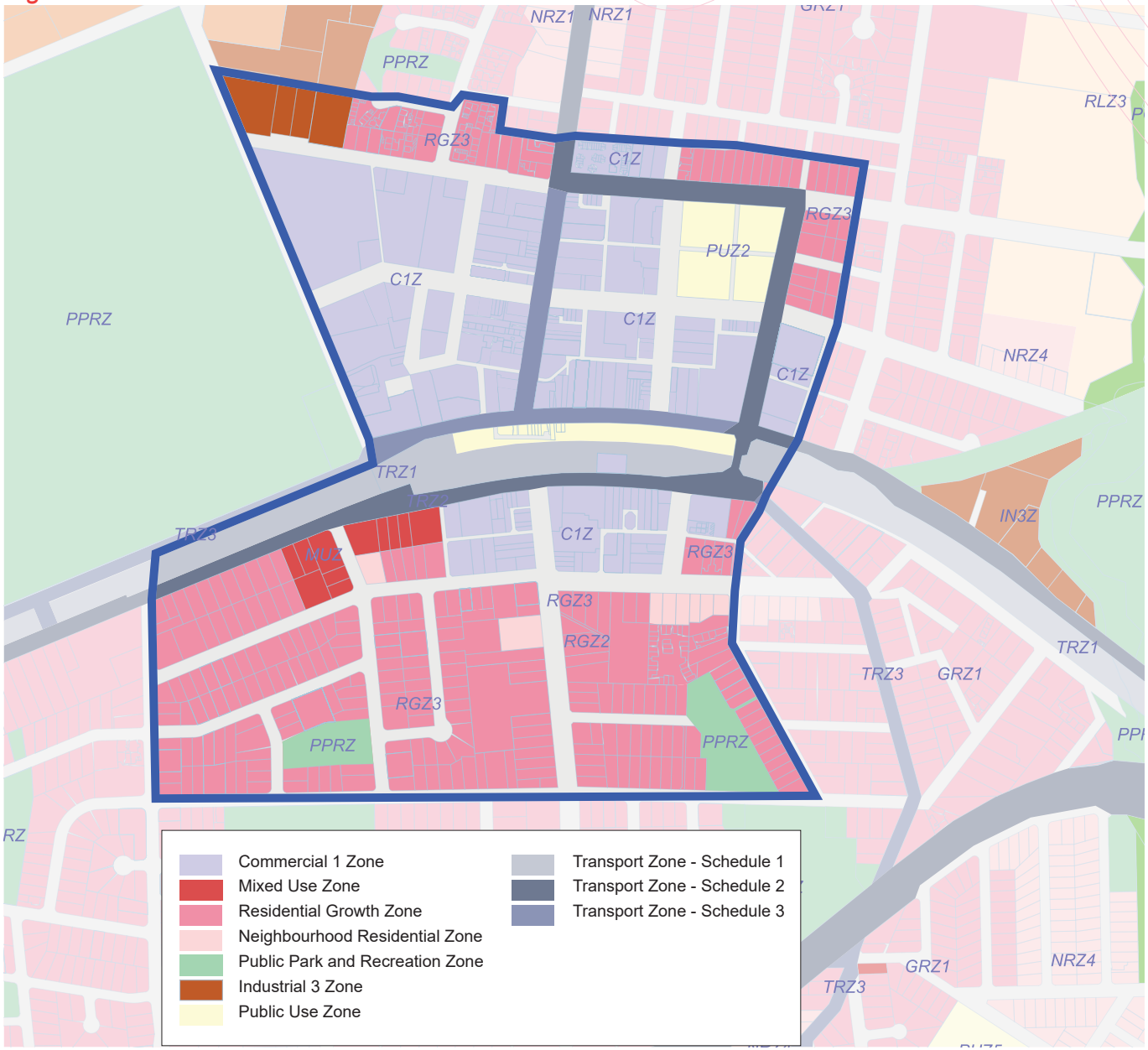
The town centre has retained a relatively compact shape and has a strong grid pattern of wide streets, with Bell and Haigh Streets to the North, Anzac Street to the east, Vale Street to the south and Saviges Road and Wirraway Street to the west forming the main boundaries.

The Gippsland regional railway dissects the town centre, effectively dividing the centre into two separate precincts: a northern precinct and a southern precinct (see Figure 7). Although the two halves are connected by an at-grade level crossing, the main retailing centre is located north of the railway line while shops on the southern side cater primarily for medicine and service businesses, with some food and office businesses.

The town centre is generally surrounded by residential land to the north, south and east. To the west is the Joe Tabuteau Reserve and the Moe Racecourse, with residential land further west. Moe, combined with Newborough, is identified as a supporting network town by the Strategic Framework Plan in Clause 11.01-1L of the Latrobe Planning Scheme. The majority of new residential estates in Moe are located to the north-east, south-west and west of the town centre.

The extent of the commercial area is shown in Figure 4 by the Commercial 1 Zoning (C1Z).

Figure 4: Zones



Employment

The Moe town centre contains approximately 68,950m^2 of shopfront floor space. There is estimated to be 5,758 jobs within the Moe town centre which accounts for 16.3% of total jobs in the region.

The industry sector with the largest employment is Retail sector with 488 jobs (16.4%), and Health Care & Social Assistance with 487 jobs accounting for 16.4% of jobs within the Moe town centre and 7.2% of all jobs for the Health Care & Social Assistance industry sector within the Latrobe region (source: Remplan, 2024). The industries of employment are shown in Figure 6.

Please note that Employment is by 2021 destination zones and is not an exact match to the zoning boundaries of the activity centre. The boundaries are shown in Figure 5 below.

Figure 5: Moe Activity Centre 2021 Destination Zones

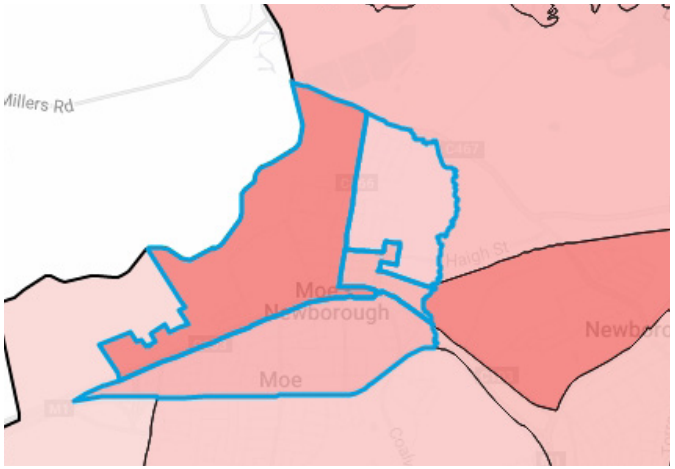
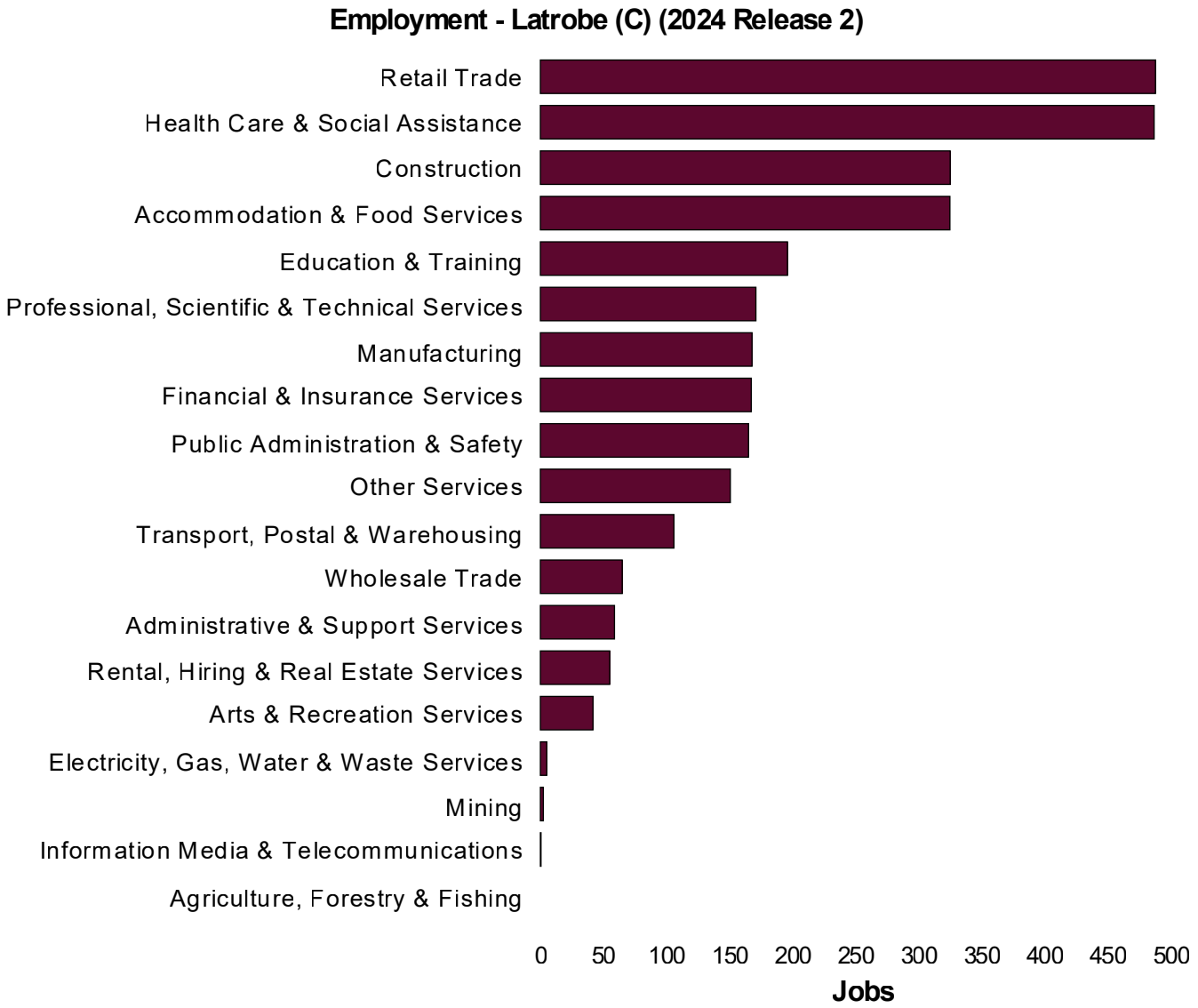


Figure 6: Employment within the Moe Town Centre



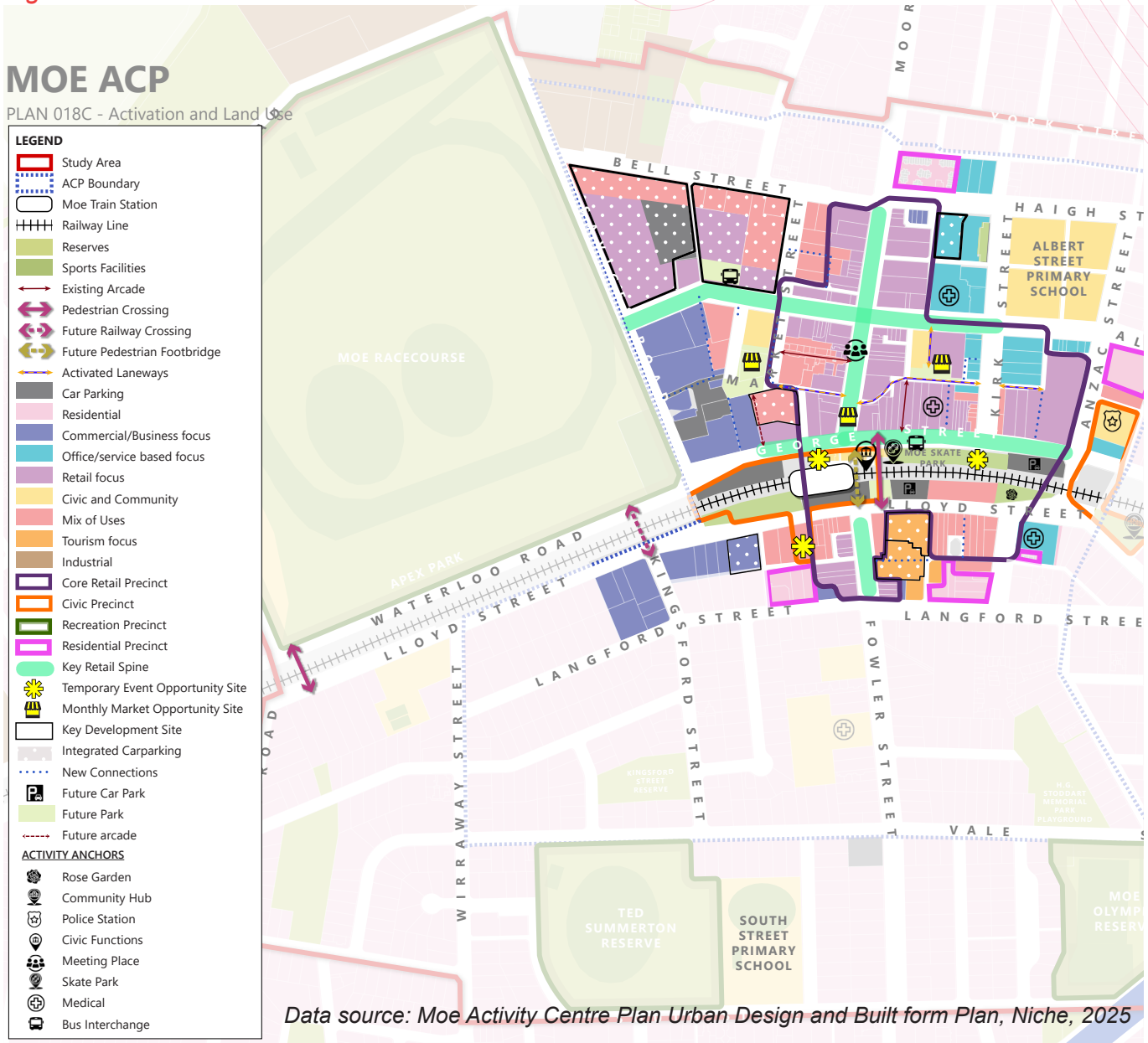
Data source: Economy, Remplan, 2025

The Role of the Town Centre

Moe is considered one of the principle service and employment destinations in Gippsland and performs a number of economic roles including;

- Sub-regional retail centre providing a full-range of convenience retailing serving the surrounding region and workers including multiple supermarkets (Coles, Woolworths, Aldi), café/restaurants/takeaway food and limited range of non-food retailers.
- Large group of health service professionals (general practitioners, dentists, medical specialists, allied and alternative health professionals.)
- Education services including early learning centres, primary schools and flexible/adult learning centres.
- Commercial and employment services, including financial, legal, property and technical services as well as job search and recruitment agencies.
- Government services, including regional offices of local and State Government, Moe Police Station and the Latrobe Community Health Service which has the Primary Care facility for Latrobe.

Figure 7: Land Uses



Data source: Moe Activity Centre Plan Urban Design and Built form Plan, Niche, 2025

Issues and Opportunities

As part of the *Latrobe City Retail Strategy 2019,* detailed fieldwork, stakeholder engagement workshops and one-on-one interviews with local businesses and government representatives (undertaken in October 2018) were undertaken. Issues and opportunities associated with Latrobe City's retail and activity centres were identified and discussed during consultations.

Centre Profiles were then developed providing a high-level overview of existing retail centres. This overview included the identified issues or opportunities of relevance.

Identified issues or opportunities of relevance to the Moe town centre include:

Centre Issues

- The quality of the public realm and built form is poor in parts contributing to a 'tired appearance' of the centre as-a-whole.
- Rail line severance contributes to a disjointed CBD area comprising two separate precincts.
- The smaller southern precinct lacks anchor tenants and has a high shopfront vacancy rate (17%).
- Lack of integration of major tenants with other nearby businesses, especially Coles and Kmart, limits the ability of smaller businesses to leverage the customer activity generated from anchor tenants.
- Limited population growth along with a relatively poor market perception have contributed to limited recent private sector invest.

Centre Opportunities

- Improve connectedness of major anchor tenants with nearby businesses.
- Improving the 'destination appeal', of the CBD area for Moe residents and visitors through urban design works that improve attractiveness, comfort and connectedness.
- Improve the quality of the building stock by encouraging new investment and the redevelopment of derelict buildings.
- Potential to consider a revised role of the CBD area to the south of the railway line.
- Increased local population growth and spending associated with the potential residential development at Lake Narracan.



Photo Source: Gipps Wonderland, 2025. *Tommy Brock Cafe - Bird's Eye View*. URL:<https://www.visitgippsland.com.au/destinations/central-gippsland/moe>, Date Accessed: 13 June 2025.

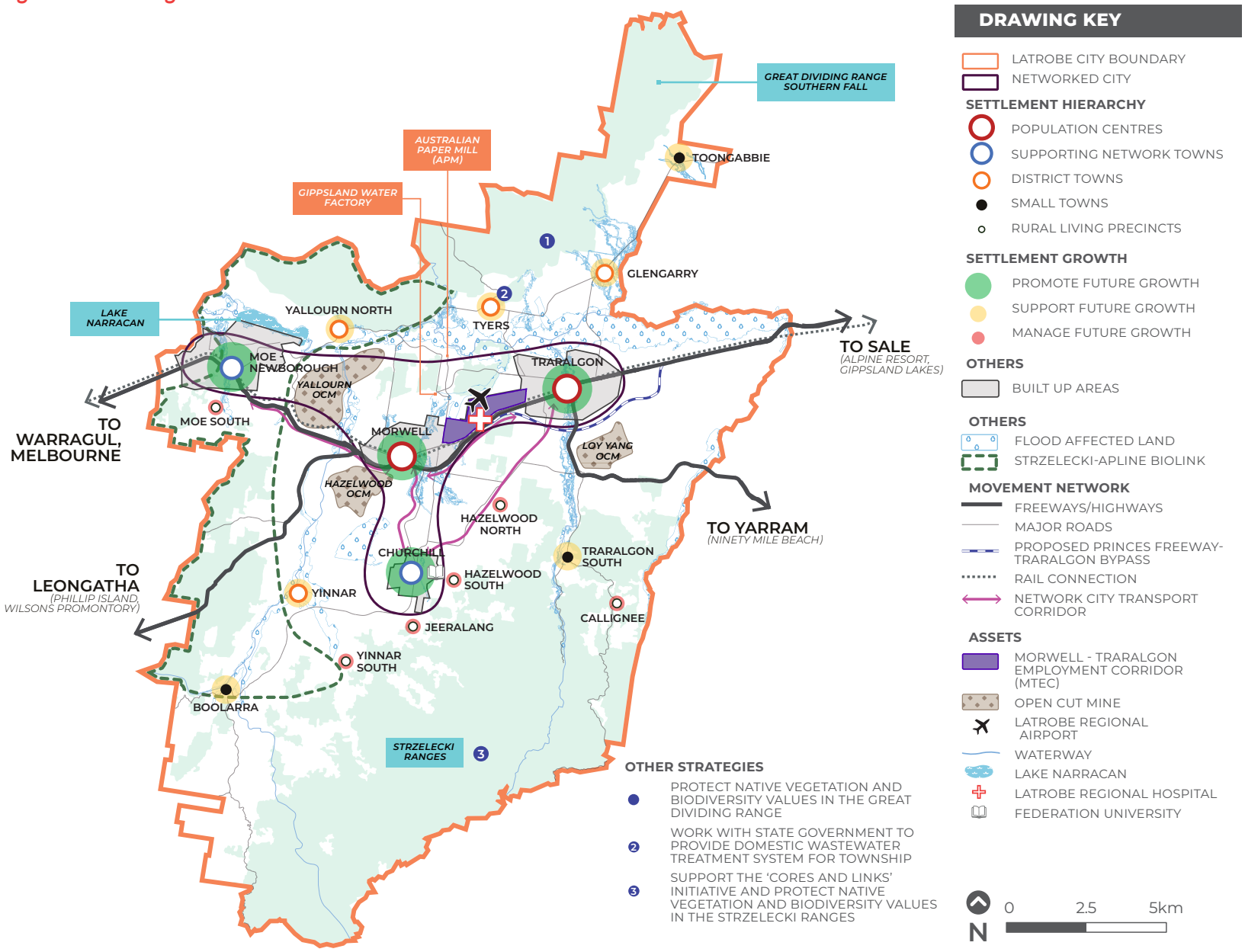
2.0 CONTEXT

Strategic Planning Context

The Planning Policy Framework (PPF) provides guidance on the design and development of activity centres, while numerous strategic documents identify future long-term opportunities for new centres. In particular, Clauses 02.03, 02.04 and 11.03-1L of the Latrobe Planning Scheme outline a series of objectives and strategies associated with the location of retail activities, the establishment of a network of activity centres to cater for the needs of the community, and the need to facilitate the growth of Moe, Morwell, Traralgon and Churchill Town Centres.

The Strategic Framework Plan (Clause 02.04 LPP, Figure 8) identifies Moe and Newborough combined as a Supporting Network Town. An overarching vision for Moe is to support its function as one of the region's key service centres.

Figure 8: Strategic Framework Plan



Minor industry is located in Moe, with significant opportunity to locate small format light industries in the new industrial estate off of Della Torre Road which is made up of Rooney Drive, Ronaldo Circuit, Giggs Court and Scholls Court. Industrial zoned land to the east of the township, off Narracan Drive, is underuterlised and has limited potential for certain types of industry due to the high amenity surrounding this area. Industrial zoned land on the west side of Moe, on Waterloo Road, is scattered amongst residential dwellings and is recommended to potentially relocate these industries and transition the areas to more.

Transport corridors form a key element of the Strategic Framework Plan. The Moe-Morwell, Traralgon- Churchill, Morwell-Churchill, and Morwell-Traralgon corridors facilitate the movement of people and goods within the municipality. The Princess Highway and Gippsland Rail line provide key connections to Melbourne and interstate.

The Moe – Morwell corridor is the Princes Highway which separates rural living and farming from the Yallourn Open Cut Mine as well as separating the Hazelwood Open Cut Mine from the town of Morwell. Whilst the Morwell - Traralgon corridor will provide residential, commercial and industrial development, a strategic employment area is identified around the Latrobe Regional Airport and Latrobe Regional Hospital.

Moe-Newborough Town Structure Plan

The *Moe - Newborough Structure Plan* (Clause 11.01-1L) identifies Moe as part of Gippsland's regional city under the Gippsland Regional Growth Plan where urban and population growth; and regional infrastructure and service investment are encouraged.

Strategies include:

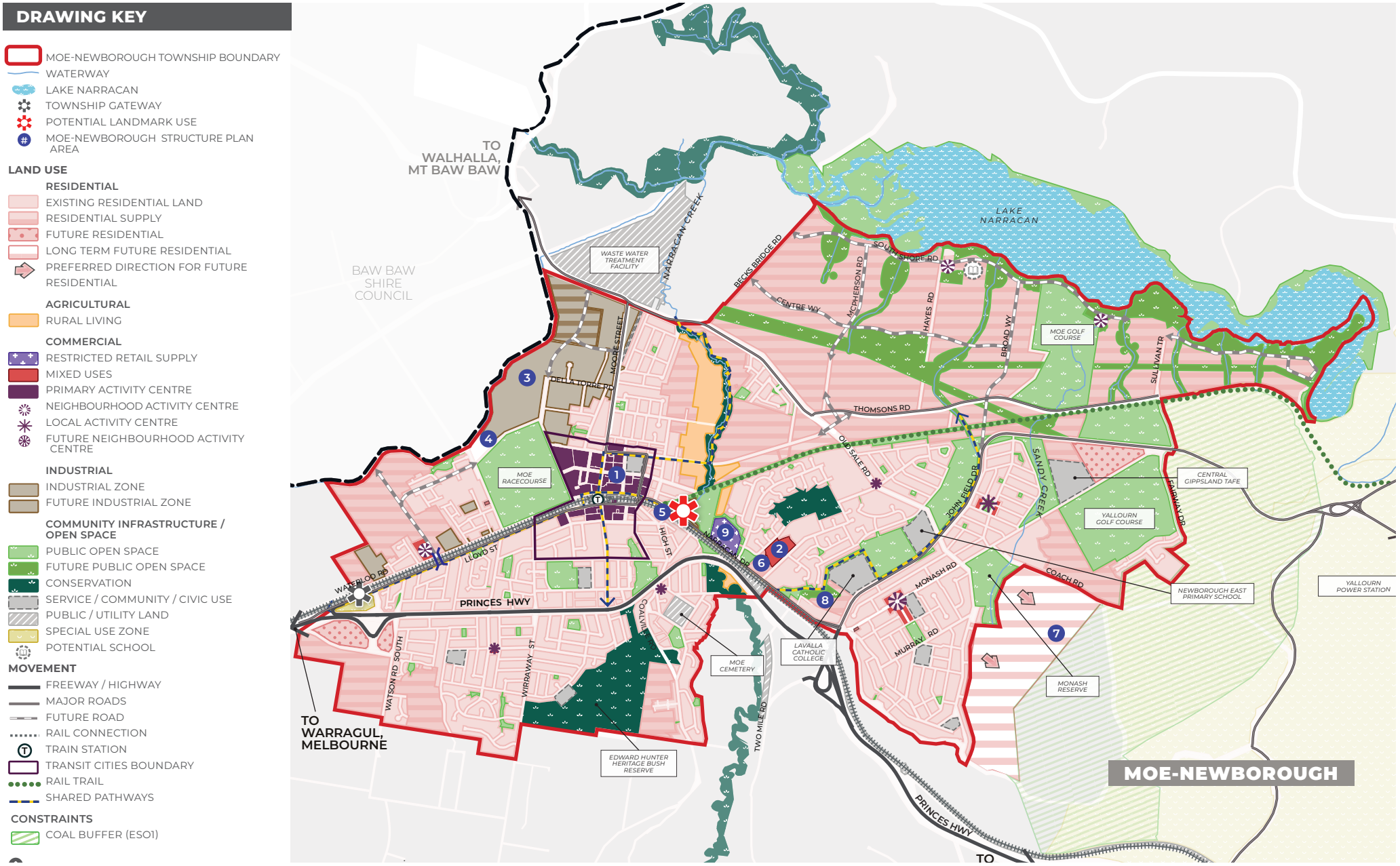
- Encourage residential development along Narracan Drive (MNTSP Area 6);
- Discourage retail and office development outside of the Primary Activity Centre (MNTSP Area 1), other than office developments at the former Moe Hospital at Ollerton Avenue, Newborough (MNTSP Area 2);
- Design industrial development in MNTSP Area 3 to protect any adjoining native vegetation in MNTSP Area 4; and
- Align with State Planning Policy, out-of-centre developments are discouraged unless the proposed use or development is of net community benefit to the community in the region served.

Higher density housing is encouraged within the Transit City Precinct and Activity Centres and should be facilitated in accordance with the Moe - Newborough Housing Framework Plan.

The *Latrobe City Council Retail Strategy 2019* provided the strategic basis to coordinate the future planning and development of the municipality's retail sector and activity centres. Amendment C119 implemented the recommendations of the *Latrobe City Council Retail Strategy 2019*, which included formalisation of a retail centre hierarchy for the municipality. Through this process, Moe-Newborough was identified as a sub-regional retail centre. This along with existing policy provides a comprehensive strategic basis to inform the future planning and development of the Moe town centre.

The Moe-Newborough Town Structure Plan is shown in Figure 9.

Figure 9: Moe-Newborough Town Structure Plan



Latrobe Retail Centre Hierarchy

Typically, retailing is the key driver of activity in centres and – while the Latrobe City Council Retail Strategy 2019 had a particular focus on 'retailing' – it is acknowledged that activity centres have emerged over-time to now support a diverse mix of facilities and services, ranging from retail and commerce to civic, community, entertainment and recreational activities.

In developing the Latrobe City retail centre hierarchy, consideration was given to the current retail role performed by centres, while also acknowledging the broader non-retail roles which can vary between centres. It also specifically took into consideration the centre's size in terms of retail floorspace, the presence (or otherwise) of major retail tenants such as supermarkets and discount department stores, and overall mix of tenants.

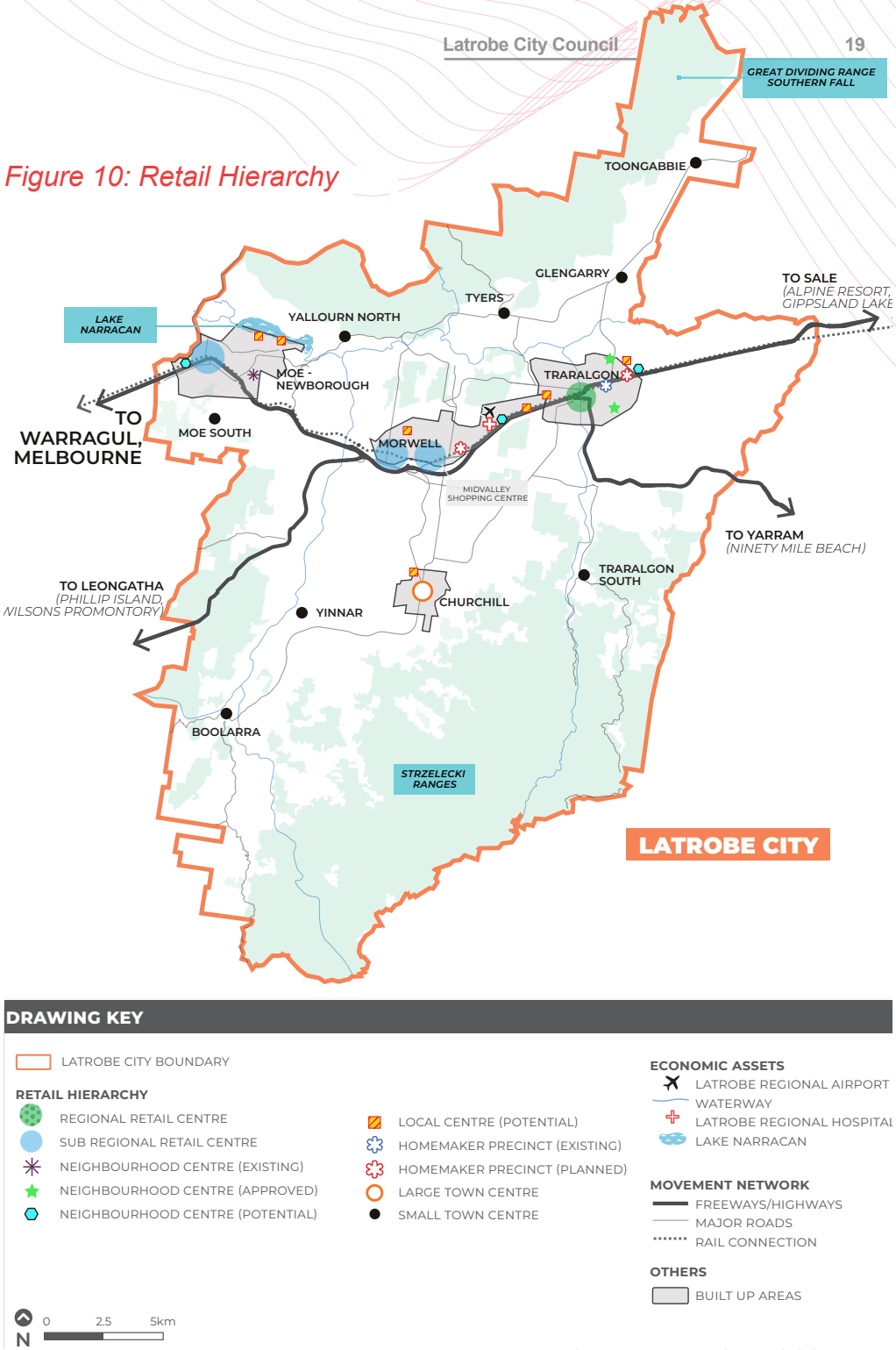
Also, of importance to the retail centre hierarchy, is the overarching policy aspiration that Latrobe City's major towns of Churchill, Moe-Newborough, Morwell, and Traralgon are to function as a single 'networked city' – a description which speaks to the Latrobe City's unique settlement structure of four major towns situated in relative proximity. Accordingly, in identifying Latrobe City's retail centre hierarchy, a key consideration was the nature in which the major towns (aforementioned) provide complementary services that contribute to a cohesive higher order retail offer at the regional level. Furthermore, the retail centre hierarchy takes into consideration existing centres and those that have either been approved or identified in key strategic planning documents. The Latrobe City retail centre hierarchy includes the following categories:

1. Regional Retail Centre;
2. Sub-Regional Retail Centres;
3. Large Town Centre;
4. Small Town Centre;
5. Local Centres: Numerous existing and potential; and
6. Homemaker Precincts.

Moe's role as a sub-regional retail centre ensures it continues to serve a broad region and provide a range of convenience and comparison-shopping facilities as well as a range of non-retail uses.

(See Figure 10 for a map of the Latrobe City Retail Centre Hierarchy).

Figure 10: Retail Hierarchy



3.0 RETAIL SUPPLY AND DEMAND

Existing Retail Floorspace

A retail floorspace and shopfront survey of centres in Latrobe City was undertaken by Essential Economics in October 2018 as part of the *Latrobe City Council Retail Strategy 2019*. This 'street level' data was complemented by a range of industry sources in order to estimate the total retail floorspace provision. Due to the potential of this survey being outdated, a desktop audit was undertaken in December 2024 that measured the rooftops of all buildings in the Moe CBD on Commercial or Mixed-Use Zoned land. This may not be accurate as it does not account for non-retail uses such as staff-rooms, bathrooms, storage rooms, etc.

In total, the Moe town centre has approximately 97,840 m^2 of shopfront floorspace in the centre comprising occupied retail (68,950 m^2 or 70.5%), office shopfront (17,040 m2 or 17.4%) and vacant shopfront (11,850 m2 or 12.1%). Major retailers in the centre include Coles, Woolworths, Kmart, ALDI, Harvey Norman, Betta Electrical, Supercheap Auto, Repco, TM&H Mitre 10, and Aussie Disposals. A summary of the existing retail floorspace within the Moe town centre is shown in Table 1.

Table 1: Moe Town Centre, Shopfront Floorspace

Category	Moe CAD North	Moe CAD South	Total
FLG	10,360 m^2	0 m^2	10,360 m^2
Food Catering	12,750 m^2	2,630 m^2	15,380 m^2
Non–Food	35,070 m^2	8,140 m^2	43,210 m^2
Total Occupied Retail	58,180 m^2	10,770 m^2	68,950 m^2
Shopfront Office	14,940 m^2	2,100 m^2	17,040 m^2
Total Occupied Shopfront	73,120 m^2	12,870 m^2	85,990 m^2
Vacant Shopfront	8,470 m^2	3,380 m^2	11,850 m^2
Total Shopfront Floorspace	81,590 m^2	16,250 m^2	97,840 m^2
Vacant Shopfront Rate %	10.4%	20.8%	12.1%

Data Source: Retail Floorspace Survey, Latrobe City Council, 2024.

Note: A desktop audit was taken using Nearmaps by measuring the roofs of buildings within the Moe CBD via satellite imagery. The area of floorspace may include non-retail floorspace uses such as staff rooms, bathrooms, storage rooms etc.

Occupied Retail Floorspace

The 85,990m^2 of occupied retail floorspace within the Moe town centre is split between the two precincts; around 74.7% is located within the northern precinct, with the balance (13.2%) accommodated in the southern precinct.

A summary of the occupied retail floorspace within the Moe town centre is shown in Table 2.

Table 2: Summary of Occupied Retail floorspace (Moe town centre)

Area	*Food Liquor Groceries (FLG)*	*Food Catering*	*Non-Food*	*Total Occupied Retail*	*Share of Total Retail Floorspace*
Moe town centre	10,360m^2	15,380m^2	43,210m^2	85,990m^2	87.8%
North Precinct	10,360m^2	12,750m^2	35,070m^2	73,120m^2	74.7%
South Precinct	0m^2	2630m^2	8140m^2	12,870m^2	13.2%

Data Source: Retail Floorspace Survey, Latrobe City Council, December 2024.

Vacant Retail Floorspace

Latrobe City's shopfront vacancy rate is estimated to be 12.1% of floorspace (November 2024). This vacancy rate was above the broad vacancy level desired for a large regional retail network such as Latrobe City. As a point of reference, a vacancy rate of 5-7% generally reflects a relatively strong performing main-street type retail centre. In contrast, free-standing shopping malls under one roof tend to have minimal vacancies as they are in single ownership and centrally-managed.

Vacant retail shopfront tenancies in the Moe town centre were noted during the retail floorspace survey (November 2024) and are shown in Table 3.

In summary, the Moe town centre had a vacancy rate of 12.1% which includes a 10.4% vacancy rate for shopfronts located to the north of the railway line. Areas of the town centre to the south of the railway line have a higher vacancy rate of 20.8%.

Table 3: Summary of Retail Vacancy Rate (Moe CBD)

Area	*Total Occupied Shopfront (m^2)*	*Vacant Shopfront (m^2)*	*Total Available Retail Floorspace (m^2)*	*Shopfront Vacant Rate*
Moe town centre	85,990	11,850	97,840	12.1%
North Precinct	73,120	8,470	81,590	10.4%
South Precinct	12,870	3,380	16,250	20.8%

Data Source: Retail Floorspace Survey, Latrobe City Council, December 2024.

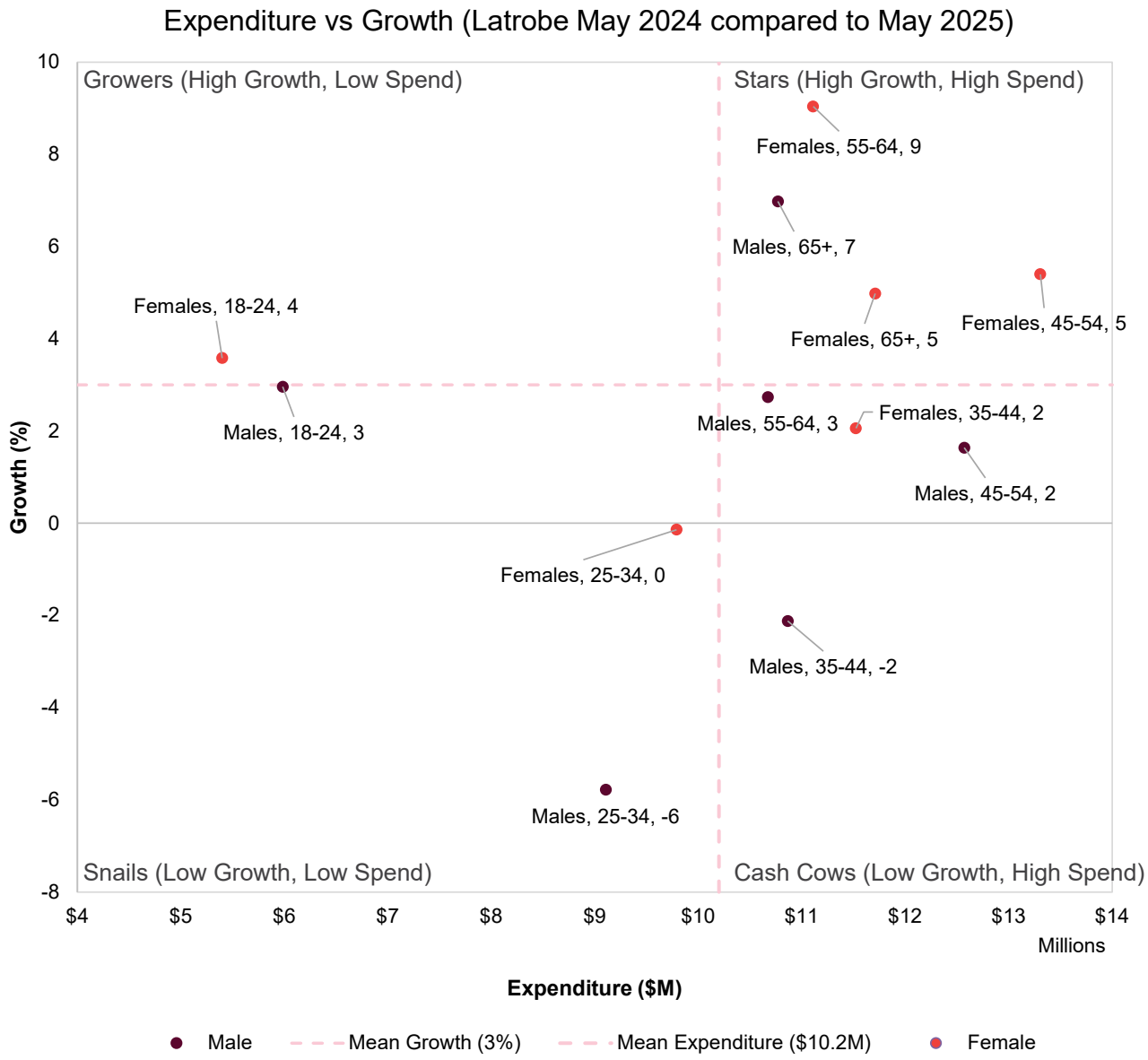
Retail Sales in Latrobe

In 2024, activity centres in Latrobe City achieved total retail sales estimated at approximately $1.304b , representing an average trading level of approximately $5,740 /m^2 (expressed in 2024 dollars and inclusive of GST - Remplan, 2024). Accounting for a share of retail spending escaping to other centres and a share of sales captured from visitors to Latrobe City, the municipality's retailers are estimated to capture a retail market share of 81%. That is, of total retail spending by Latrobe City residents, 81 cents in every dollar is spent at local shops.

This is a relatively high market share for a regional area, which indicates residents are reasonably well-served by retail facilities in the municipality. As a result, future increases in retail performance and retail development opportunities are likely to be primarily informed by local population and visitor growth.

Spendmapp by Geografia (2025) indicates that the fastest growing demographic in Latrobe when comparing May 2024 to May 2025 is females aged 55-64. The growth in expenditure grew by 9.0% ($921,000) from May 2024. The top spending graphic was females aged between 45-54 who spent $13.3M (up by $681,000 or 5.4%) from May 2024. In contrast, the lowest growth demographic is males aged 25-34 who spent $9.11M which is a decrease of 6% from May 2024. Males ($5.98M, +3%) and females ($5.4M,+4%) aged 18-24 were the lowest spending demographics.

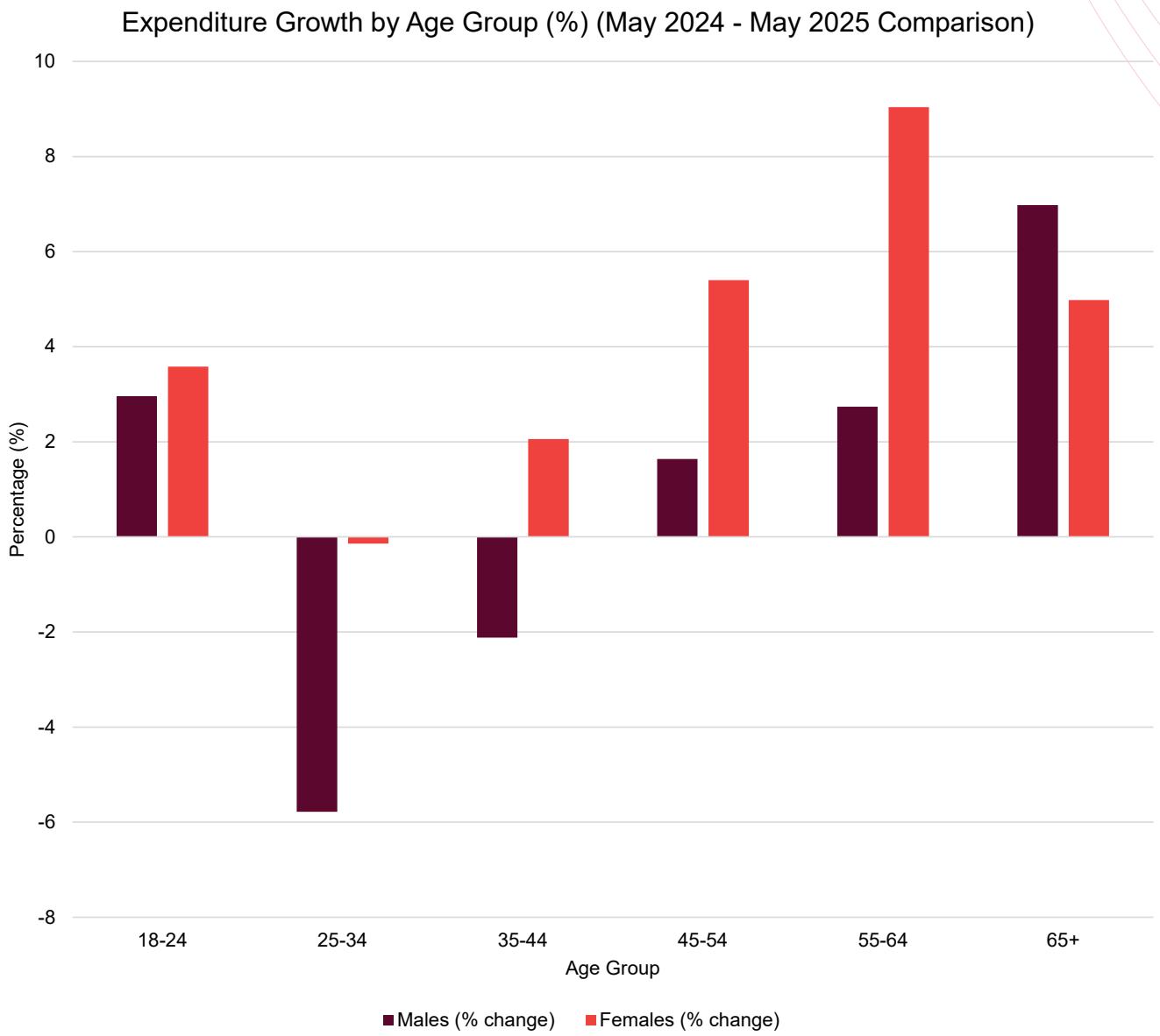
Figure 11: Expenditure Growth versus Value for Latrobe – May 2024 compared to May 2025



Data Source: Spendmapp by Geografia, 2025

Households continue to face financial pressure - from mortgages, rising rents and general cost of living. Those aged 25-34 reduced their spending by the largest percentage, down 2.9% (males -5.78%, females -0.14%) compared to last year. When adjusted for inflation, this is a 5.2% decline. Baby Boomers aged 65+ increased their spending by 5.9% (males +6.98%, females +4.98%) year-on-year. After adjusting for inflation, this is a 3.4% increase.

Figure 12: Expenditure Growth by Age Group for Latrobe – May 2024 compared to May 2025



Data Source: Spendmapp by Geografia, 2025

Retail Sales in Moe

The annual expenditure for the Moe Region between July 2021 and June 2024 financial years is shown in the Table 4 and Figure 13, Figure 14 and Figure 15 below. The data has been broken down into expenditure type and expenditure category.

In summary, the Moe Region (between 2021 and 2024) captured approx. 14.6% of the total local sales within the LGA. In addition, over the last two years, the spending trend for total local spend has been upwards, this is predicted to continue.

Table 4: Annual Expenditure by Type – 2021-2024 (Moe Region)

Financial Year	*Resident Local Spend*	*Internal Visitor Local Spend*	*External Visitor Local Spend*	*Total Annual Expenditure*
2021/2022	$62.49m	$60.61m	$57.83m	$181.4m
2022/2023	$65.77m	$65.92m	$67.2m	$199.4m
2023/2024	$67.09m	$67.91m	$73.02m	$208.7m
Total Moe Region	$195.3m	$194.4m	$198m	$589.5m

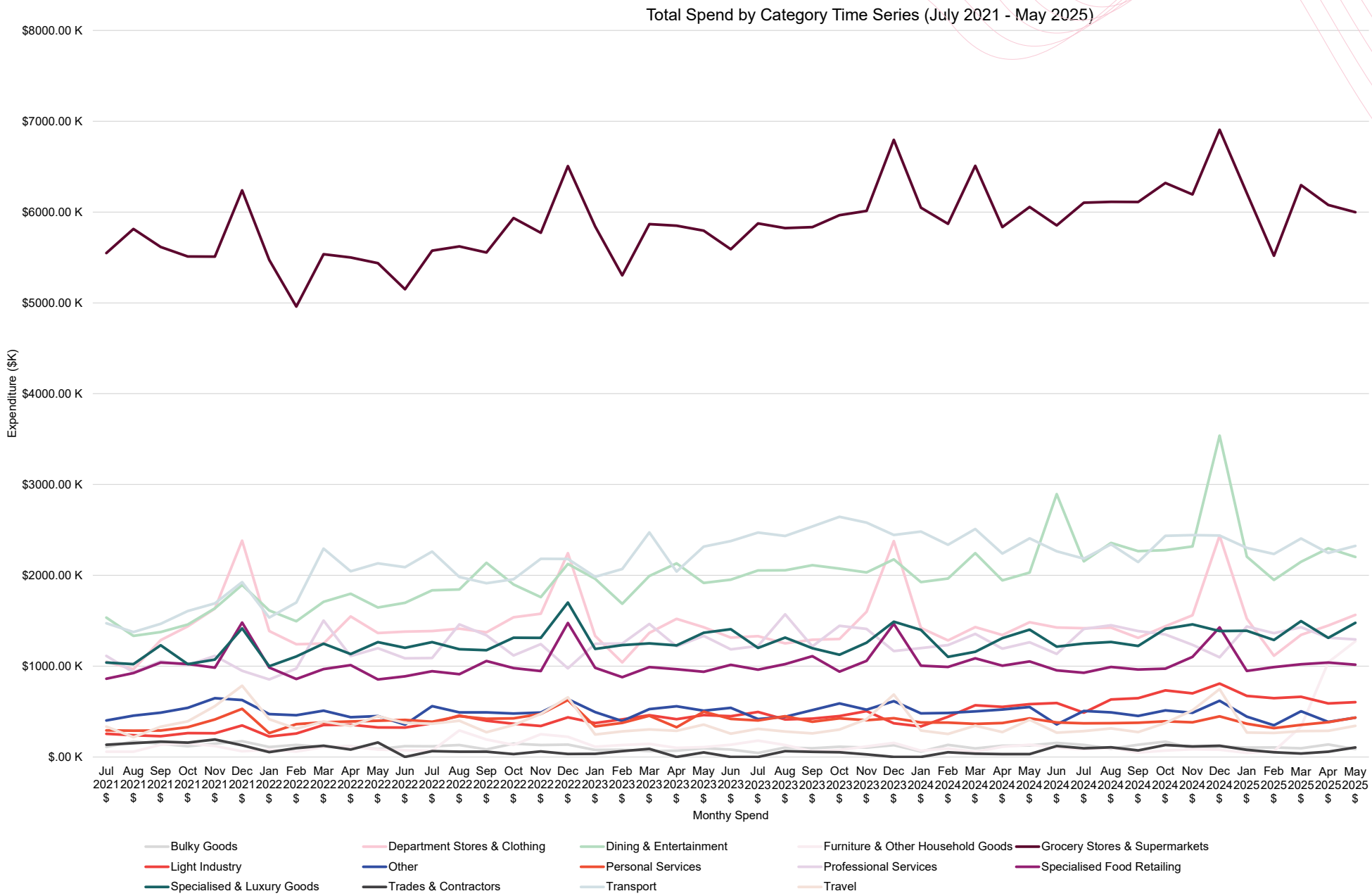
Data Source: Spendmapp by Geografia, 2025

Note: Data excludes online spending as it can't be accurately located. In addition, spending figures could not be broken down into Moe town centre alone.

Expenditure type definitions:

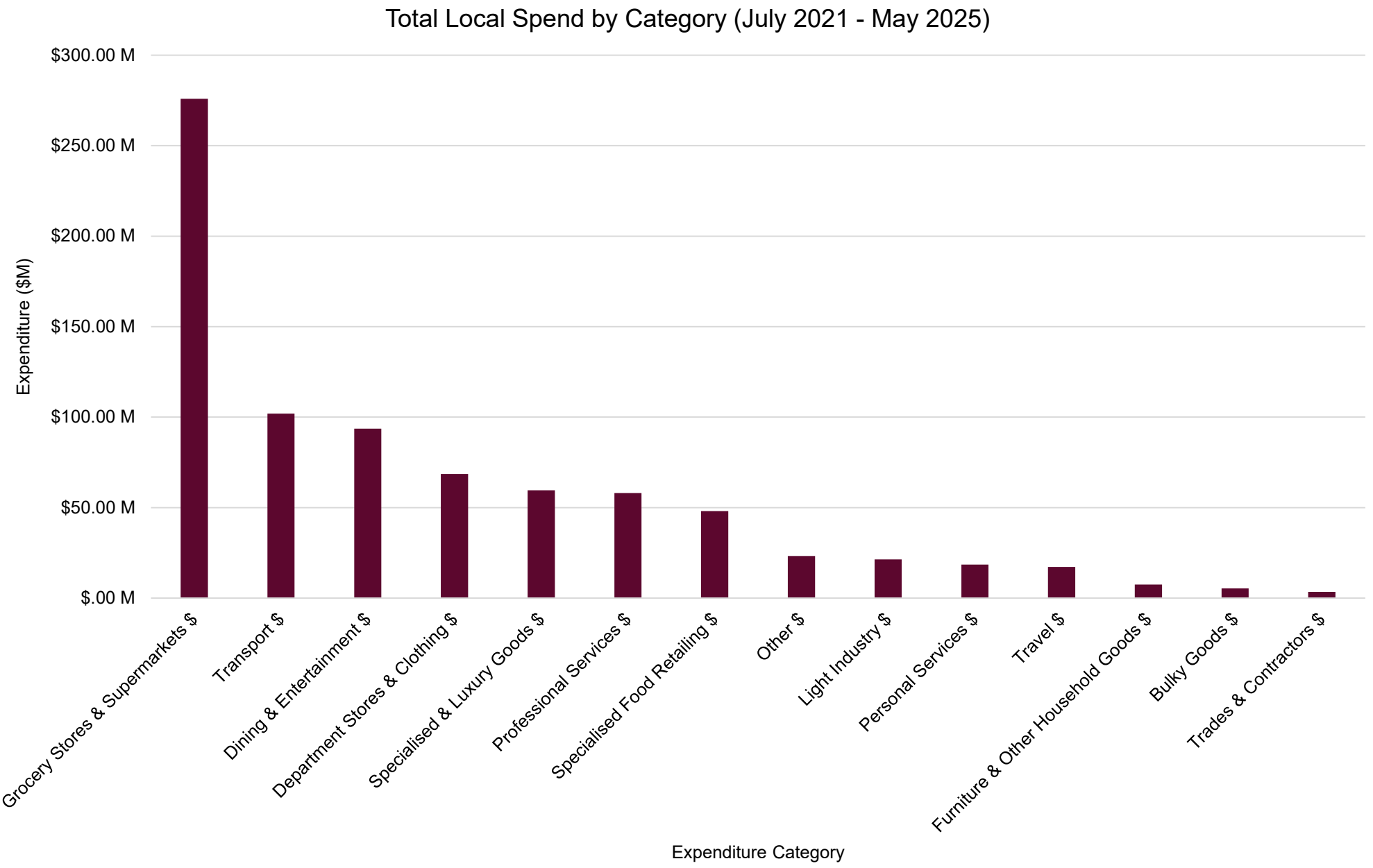
1. Resident Local Spend (which refers to expenditure from residents of Moe and local businesses inside LGA).
2. Internal Visitor Local Spend (which refers to expenditure from residents of one town within LGA who visit another town within LGA to make a transaction).
3. External Visitor Local Spend (which refers to expenditure from residents outside LGA who visit our LGA to make a transaction).

Figure 13: Expenditure Time Series – 2021-2025 (Moe Region)



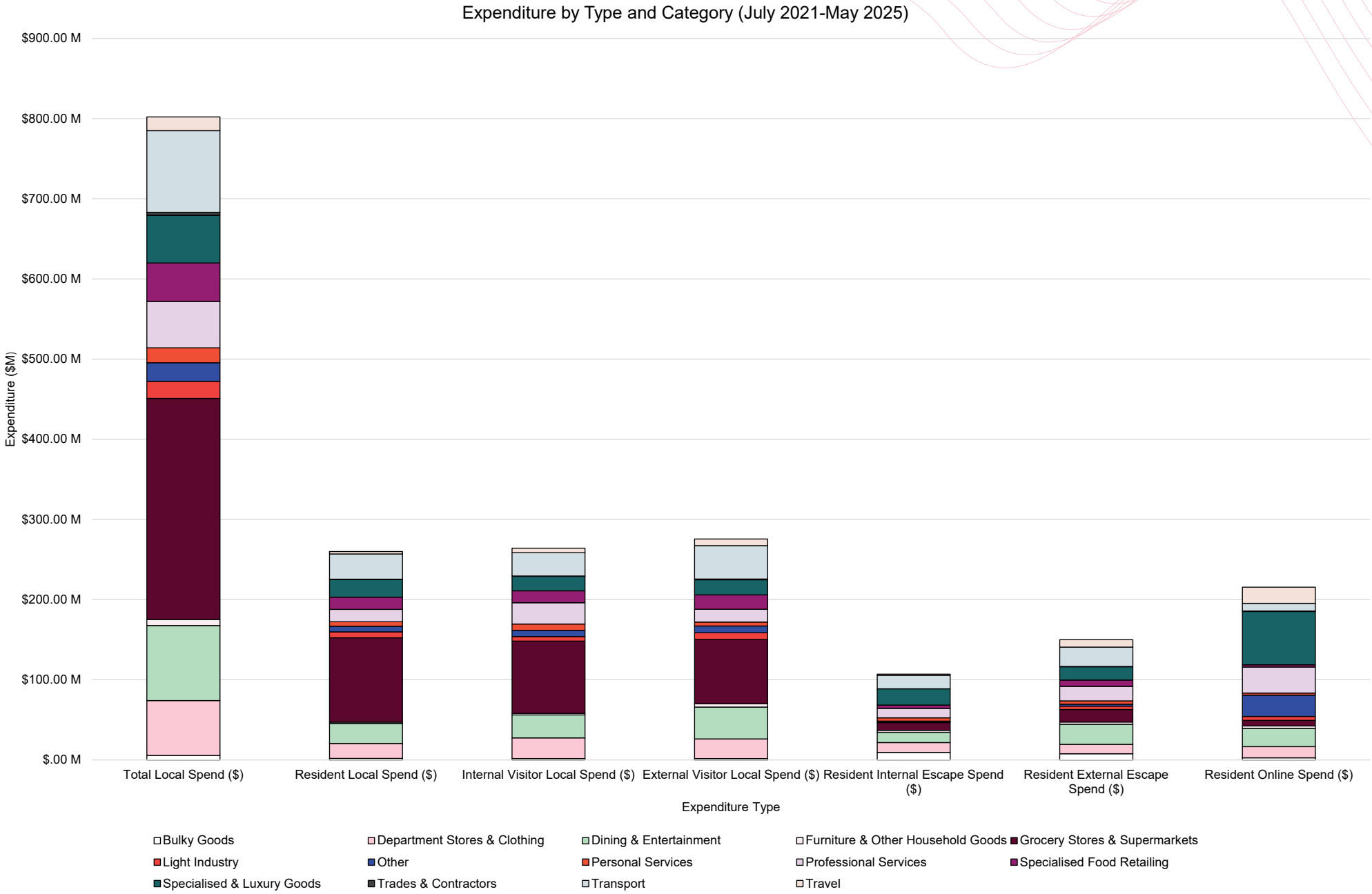
Data Source: Spendmapp by Geografia, 2025

Figure 14: Expenditure by Category – 2021-2025 (Moe Region)



Data Source: Spendmapp by Geografia, 2025

Figure 15: Expenditure by Type and Category - 2021-2025 (Moe Region)



Data Source: Spendmapp by Geografia, 2025

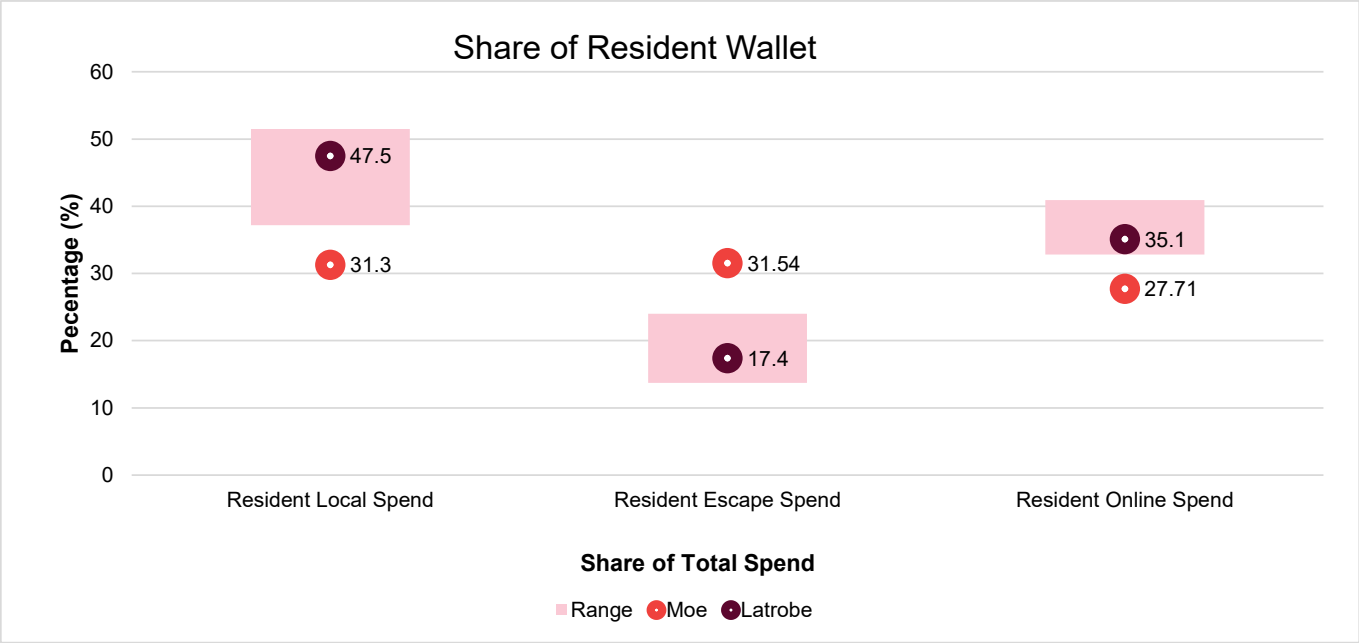
Resident Wallet

Resident Local Spend accounted for the largest share of Resident Wallet in Latrobe and was within the typical share range for regional city LGAs. However, Resident Local Spend for Moe between June 2023 and May 2025 was marginally lower than the Resident Escape Spend.

Resident Wallet is the sum of Resident Local Spend, Resident Escape Spend and Resident Online Spend. The share of Wallet going to Resident Local Spend is an indicator of the range and attractiveness of local businesses compared to businesses elsewhere and should be encouraged over online and escape spend.

In May 2025, Resident Local Spend was below the trend of between 37.2% and 51.5%, and accounted for 31.1% ($135.1M) of Resident Wallet in Moe. At 31.54% (136.02M), Resident Escape Spend was well above the trend (between 13.7% and 24%), and at 27.71% ($119.5M), Resident Online Spend was below the trend (Figure 3). This suggests that the Moe residents are shopping at on the ground shops but cannot find what they need in Moe.

Figure 16: Share of Resident Wallet compared to Regional LGAs - June 2023 - June 2025



Year-on-year Change

Spending in the category Trades (-$98,409) recorded the highest change year-on-year (Table 1) between May 2024 and May 2025. Transport saw the largest change in value (-$435,419).

Specialised & Luxury Goods was the expenditure category with the highest spend of $2,910,709 in May of 2025. However this had reduced by 12% when compared to May of 2024.

Table 5: Year-on-Year Change by Expenditure Category (May 2025 Compared to May 2024)

Expenditure Category	*Spend in May 2024*	*Spend in May 2025*	*Year-on-year change (%)*	*Change in Value ($)*
Trades	$98,409	$0	-100	-$98,409
Travel	$838,076	$630,154	-25	-$207,922
Furniture & Household Goods	$220,131	$167,295	-24	-$52,836
Transport	$2,023,541	$1,588,122	-22	-$435,419
Professional Services	$1,992,984	$1,566,846	-21	-$426,138
Personal Services	$380,866	$330,801	-13	-$50,065
Specialised & Luxury Goods	$3,296,942	$2,910,709	-12	-$386,233
Department Stores & Clothing	$1,214,294	$1,123,827	-7	-$90,467
Grocery Stores and Supermarkets	$3,034,556	$2,899,783	-4	-$134,773
Specialised Food Retailing	$672,805	$635,845	-3	-$18,960
Dining and Entertainment	$2,065,613	$2,020,647	-2	-$44,966
Bulky Goods	$436,350	$470,883	8	+$34,533
Light Industry	$416,353	$457,672	10	+$41,319
Other	$844,079	$1,064,428	26	+$220,349

Data Source: Spendmapp by Geografia, 2025

Breakdown of Resident Wallet

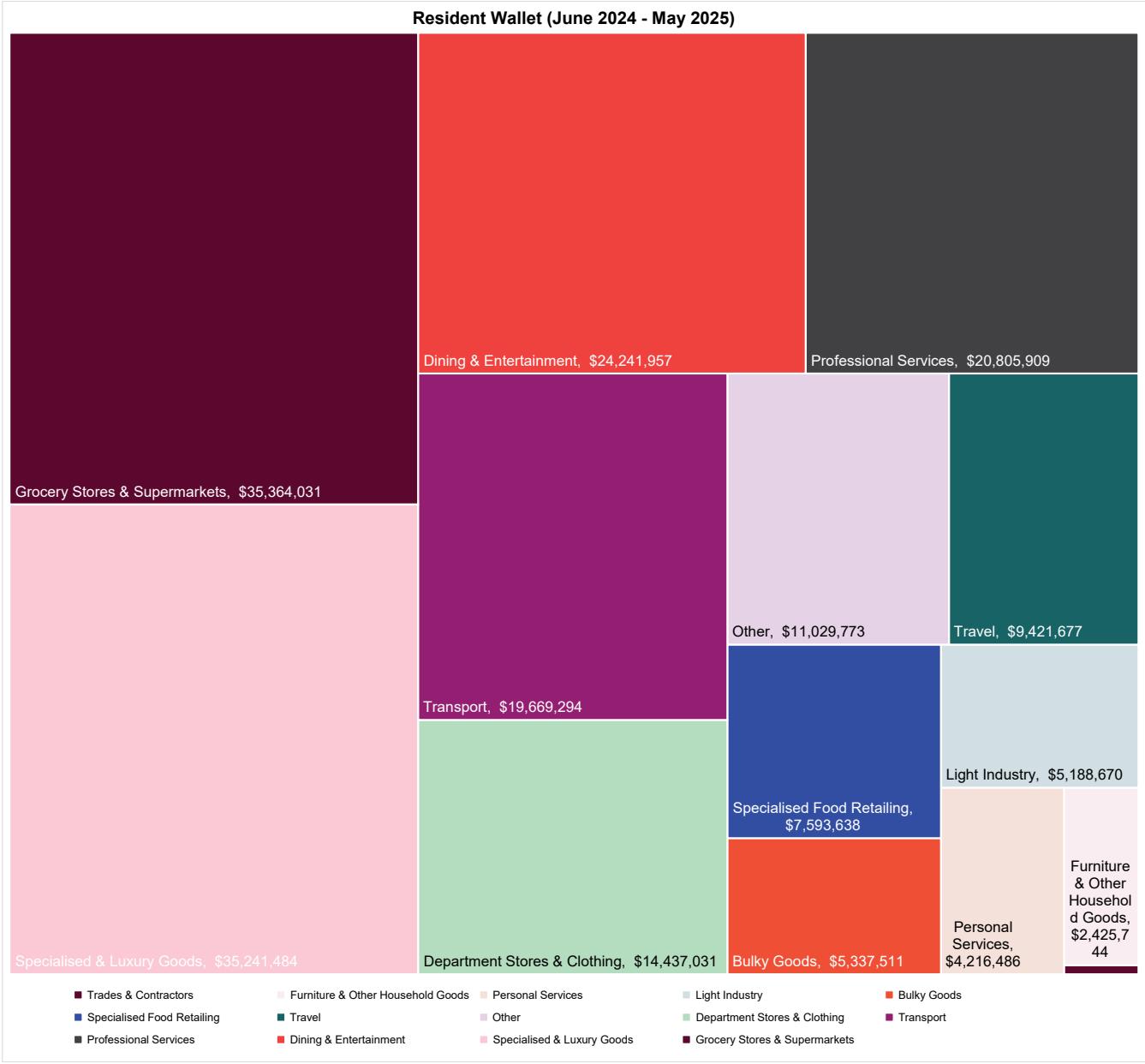
Resident spend was led by Grocery Stores and Supermarkets (18.13%) with trades making up the smallest expenditure category with its share only being 0.06% with a total value of $123,075 between June 2024 and May 2025.

Other top categories included:

- Specialised and Luxury Goods (18.06% share);
- Dining and Entertainment (12.43% share);
- Professional Services (10.66% share); and
- Transport (10.08% Share)

Data Source: Spendmapp by Geografia, 2025

Figure 17: Breakdown of Resident Wallet by Expenditure Category



Escape Expenditure

Escape expenditure (also called expenditure leakage) refers to expenditure transactions made by cardholders generally outside of their municipality of residence. While a degree of escape expenditure is inevitable, in some places, particularly peri-urban and rural councils, it can amount to a significant economic loss.

In this case, escape expenditure has been calculated using the following two types of escape expenditure:

1. Resident Internal Escape (which refers to expenditure from a resident of Moe who visited another town within Latrobe to make a transaction).
2. Resident External Escape (which refers to expenditure from a Moe resident who visited another town outside of Latrobe to make a transaction).

The annual escape expenditure for the Moe Region between 2021 and 2025 is summarised in Table 6 and Figure 18 - Figure 21.

Table 6: Annual Escape Expenditure by Category – 2021-2024 (Moe Region)

Financial Year	*Resident Internal Escape*	*Resident External Escape*	*Total Escape Expenditure*
2021/2022	$26.02m	$32.35m	$58.37m
2022/2023	$28.06m	$39.72m	$67.78m
2023/2024	$27.61m	$40.78m	$68.39m
Total Moe Region	$81.69m	$112.85m	$194.54m

Data Source: Spendmapp by Geografia, 2025

Internal Escape

Internal escape accounts for approx. 42% of the total escape expenditure for the Moe region between 2021 and 2024. The majority of internal escape expenditure is going to Traralgon, followed by Moe and Churchill.

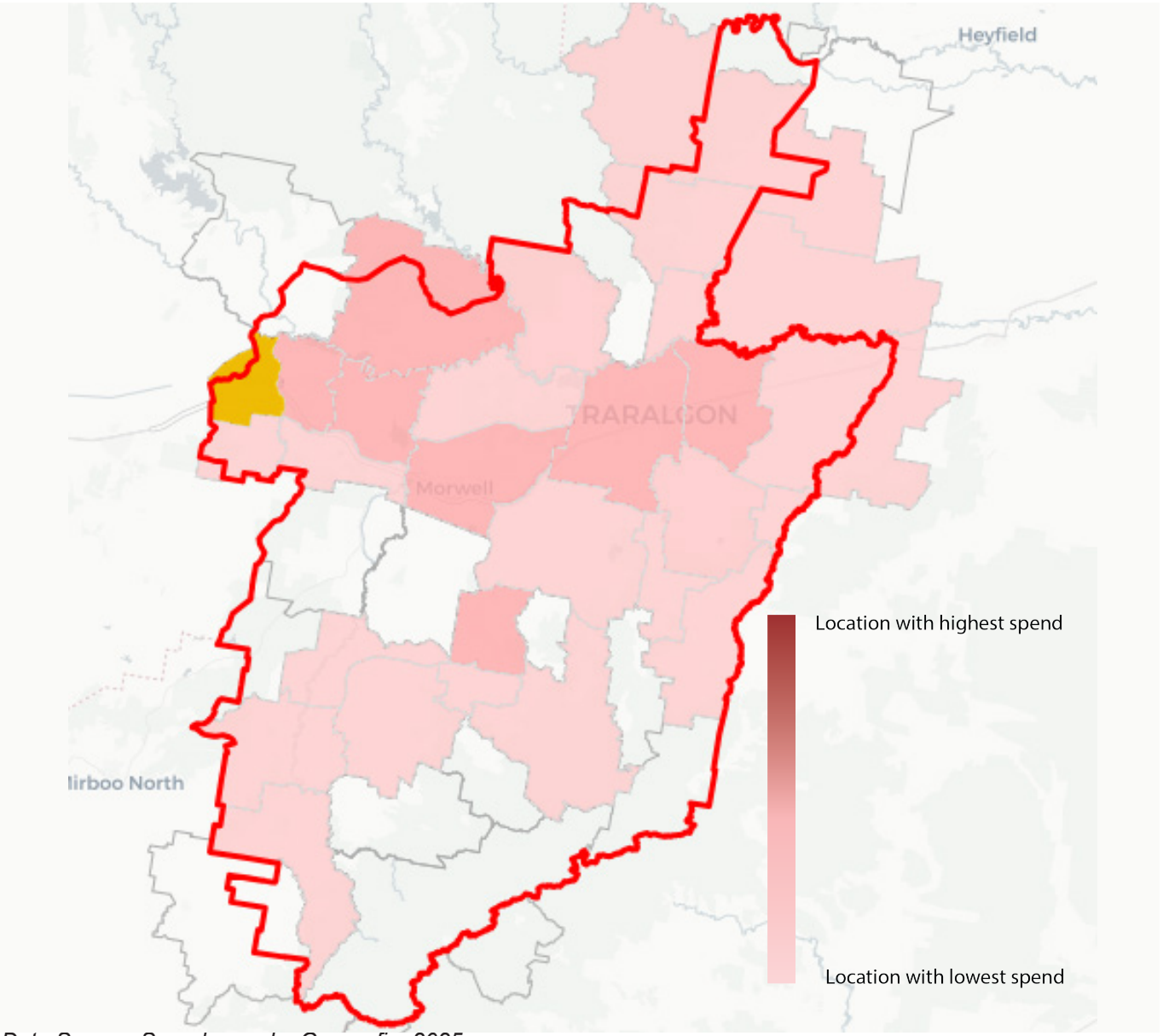
Internal escape is not necessarily a negative in an overall sense given the policy aspiration for the City's major towns of Traralgon, Morwell, Moe-Newborough and Churchill to function as a single 'networked city'. Under this approach, the major towns (aforementioned) provide complementary facilities and services that contribute to a cohesive, higher-order service offer at the regional level.

The top five internal escape categories between 1 July 2021 and 30 May 2025 were:

1. Specialised & Luxury Goods;
2. Transport;
3. Dining & Entertainment;
4. Department Store & Clothing; and
5. Professional Services.

Specialised & Luxury Goods is ranked number one for internal escape. This could be due to Moe residents travelling to Traralgon where the retail market is more varied with a selection of specialised goods.

Figure 18: Resident Internal Escape Spend Map



Data Source: Spendmapp by Geografia, 2025

Figure 19: Resident Internal Escape Spend by Time Series - 2021-2025

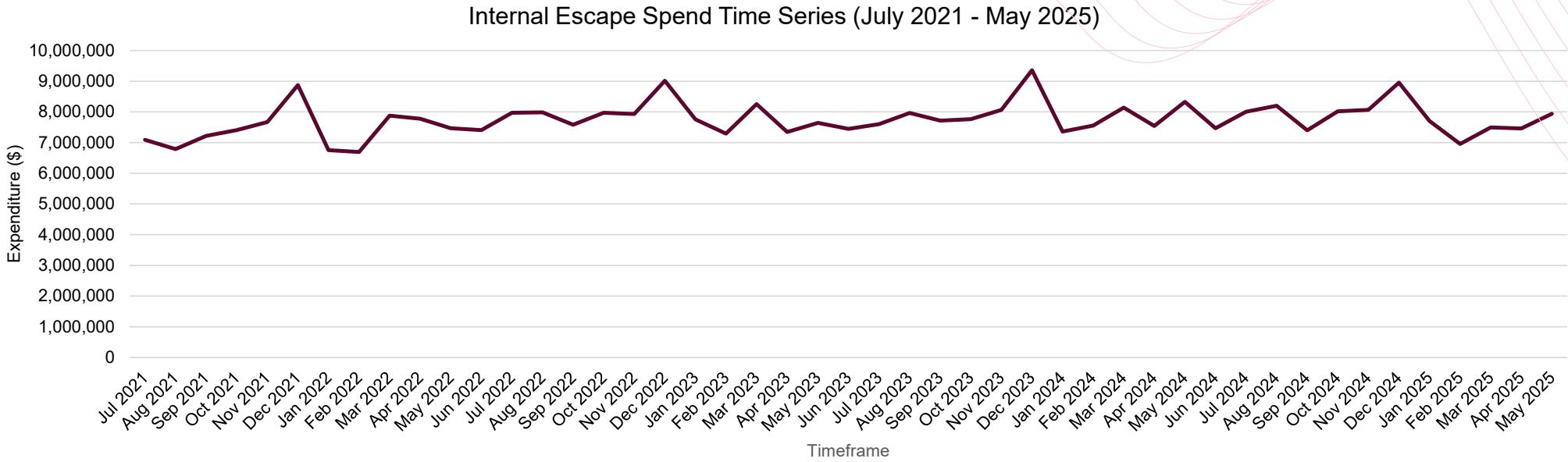


Figure 20: Resident Internal Escape Spend by Category – 2021-2025

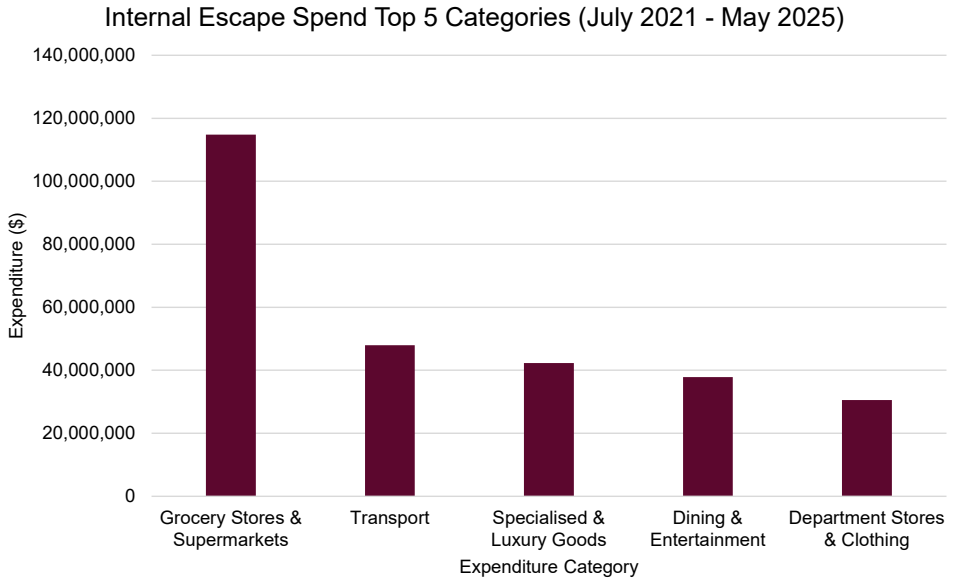
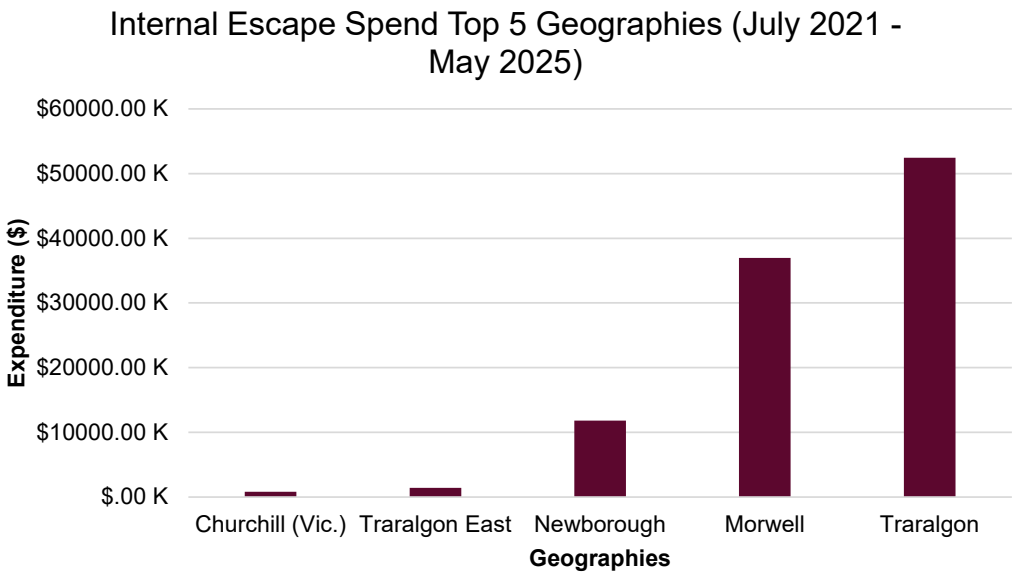


Figure 21: Resident Internal Escape Spend by Geography 2021-2025



Data Source: Spendmapp by Geografia, 2025

External Escape

External escape accounts for approx. 58% of total escape expenditure for the Moe region between 2021 and 2024. The majority of external escape expenditure is going to Warragul ($20.98M).

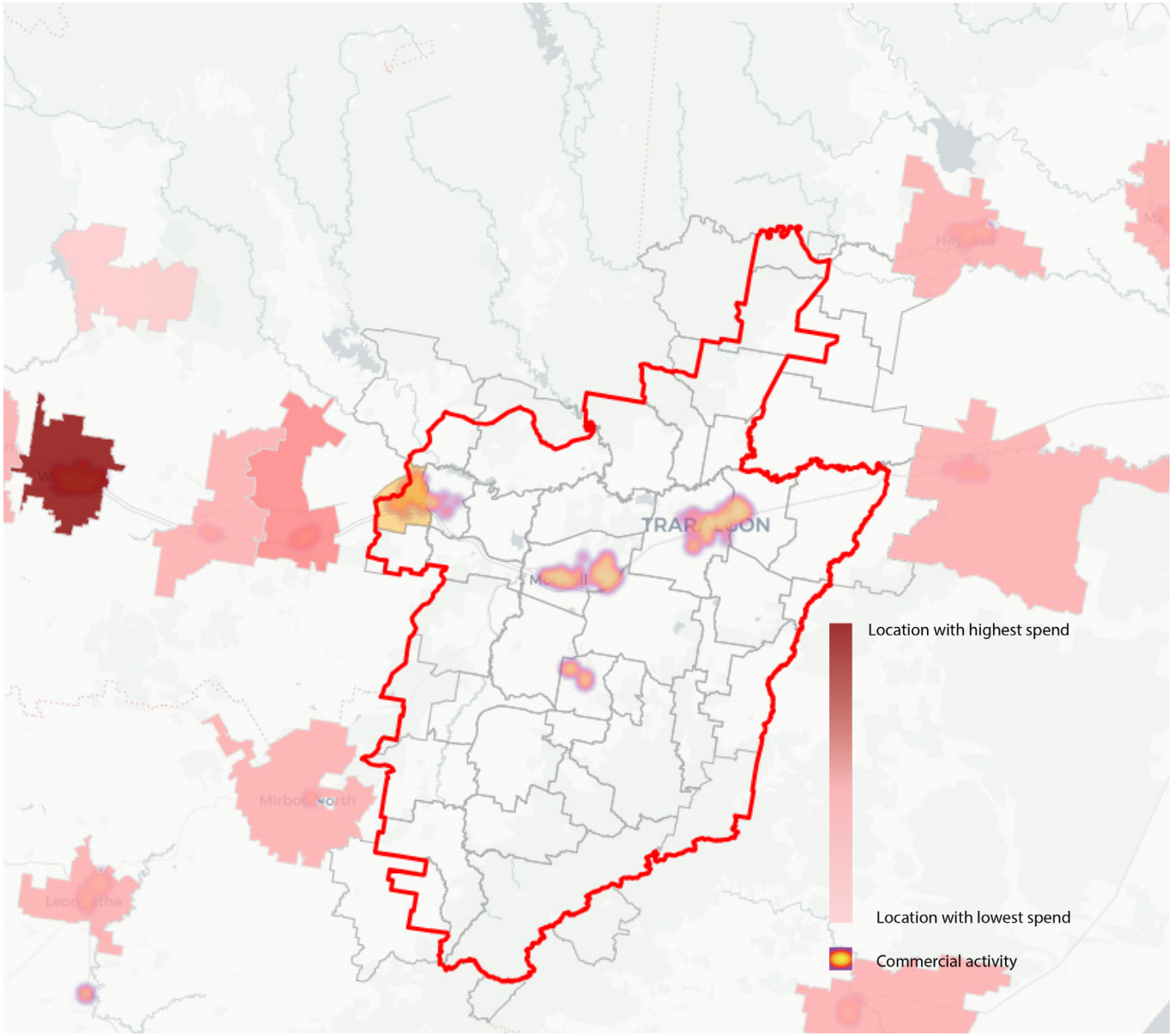
The other top localities include:
- Trafalgar ($7.42M);
- Narre Warren ($4.68M);
- Melbourne ($3.75M); and
- Pakenham ($3.01M).

The top external escape spend category between July 2021 and May 2025 was Dining and Entertainment totalling $13.4M.

The other top expenditure categories includes:
- Transport ($11.9M);
- Professional Services ($7.9M);
- Grocery Stores and Supermarkets ($7.04M); and
- Specialised & Luxury Goods ($6.81M).

This escape spend peaks in the months prior to Christmas each year.

Figure 22: Resident External Escape Spend – 2021-2025 (Moe Region)



Data Source: Spendmapp by Geografia, 2025

Figure 23: Resident External Escape Spend Time Series – 2021-2025 (Moe Region)

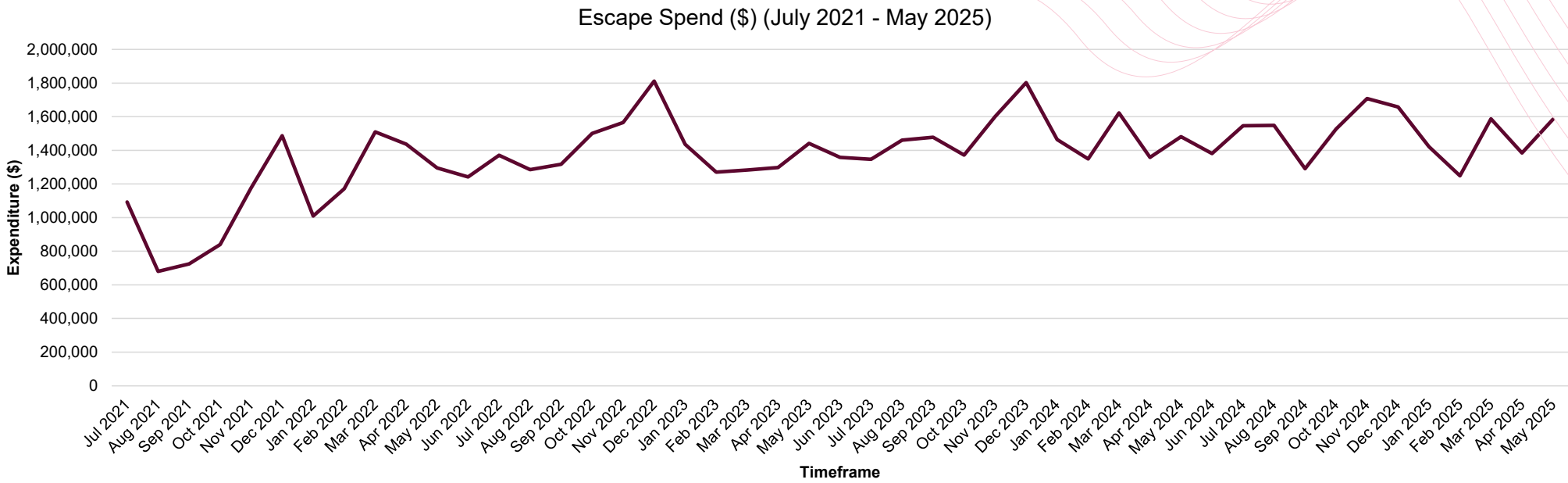


Figure 24: Resident External Escape Spend by Category – 2021-2025

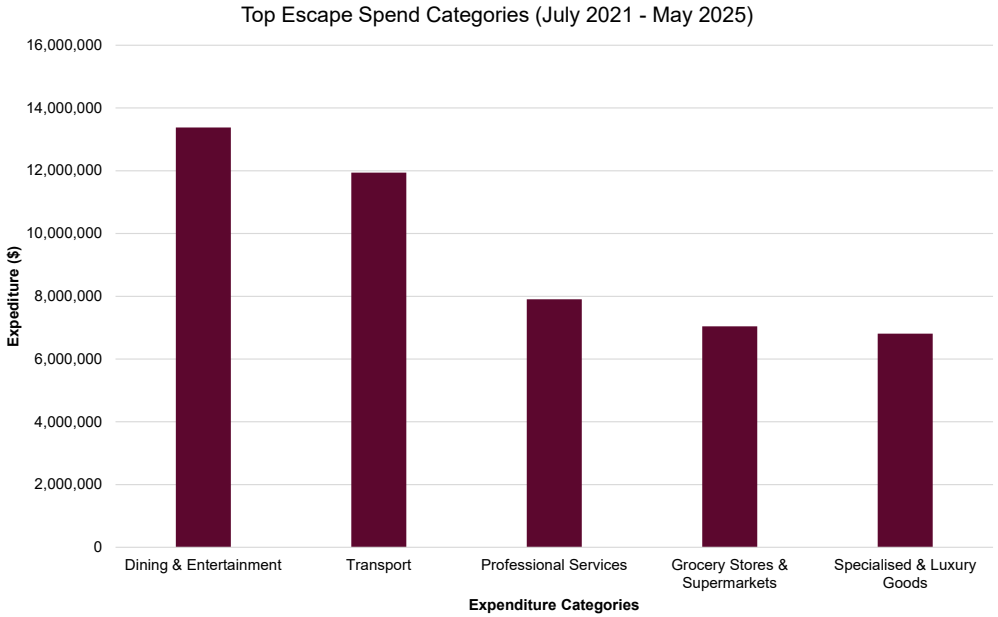
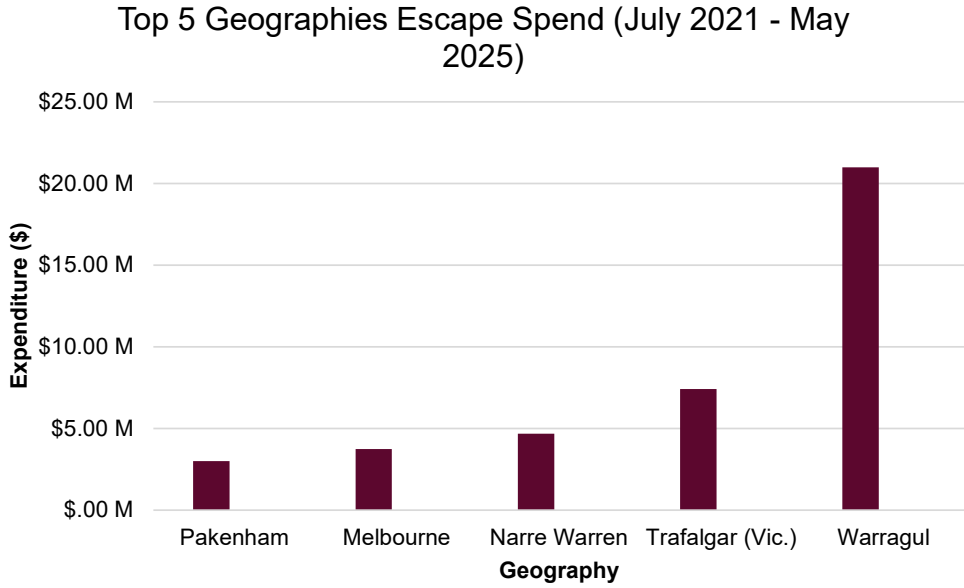


Figure 25: Resident External Escape Spend by Geography – 2021-2025



Data Source: Spendmapp by Geografia, 2025

Resident Spend

To provide some context around the internal escape data has been compared against how much the locals are spending within their own suburb during the same time period on the top 5 spend categories, see Table 7. In summary approx. 60% of all resident spending stays within the Moe region.

Table 7: Resident Internal Spend Versus Resident Local Spend – 2021-2024 (Moe Region)

Spend Category	*Resident Internal Escape*	*Resident Local Spend*
Specialised & Luxury Goods	$15.3m	$17m
Transport	$13.2m	$24.3m
Dining & Entertainment	$9.45m	$18.7m
Department Store & Clothing	$9.44m	$14m
Professional Services	$8.75m	$11.8m
Total Moe Region	$56.14m	$85.8m

Data Source: Spendmapp by Geografia, 2025

Implications

‘Headroom’ or the ability to support more local businesses can be calculated by comparing resident escape expenditure against the resident local spend for the Moe region (in the same category and for the same time period).

In summary, over the last three years approx. $71.82m of expenditure has been escaping the Moe region. Of this approx. $19m via the Transport spend category (such as Automotive Dealers, Mechanics, Fuel Stations, Public and Private Transport Services), $18.7m via the Dining and Entertainment spend category (such as Restaurants, Takeaway, Bars and Clubs, Movie Theatres, Bowling, Golf, other Recreational Entertainment) and $12.9m via the Professional Services spend category. As such, the Transport spend category has the most ‘headroom’ to support additional local businesses.

Although the Transport spend category has the highest dollar amount of escape expenditure over the last three years, it is the Professional Services spend category that residents are technically seeking the most (based on percentages) from outside the LGA, with $1.1m more is spent outside the LGA than inside. So, whilst this is not a huge external escape from a dollar perspective, it is clearly a gap in the market and services provided to the broader community. Resident external escape has remained relatively stable over the past three years, whilst resident local spending has increased by just over $14m.

Table 8: External Escape Spend Versus Resident Local Spend 2021-2024 (Moe Region)

Spend Category	*Resident External Escape*	*Resident Local Spend*
Specialised & Luxury Goods	$12.4m	$17m
Transport	$19m	$24.3m
Dining & Entertainment	$18.7m	$18.7m
Department Stores & Clothing	$8.82m	$14m
Professional Services	$12.9m	$11.8m
Total Moe Region	$71.82m	$85.8m

Data source: Spendmapp by Geografia, 2025

Note: Does not include online spending as location of spend cannot be determined.

Online Spending

As identified in the *Latrobe City Retail Strategy 2019* continued growth in the use of the internet and technology in the retail sector is reducing the sales captured by traditional bricks and mortar outlets and influencing the type of products offered by traditional retailers and their business models.

Various industry sources (NAB Online Retail Sales Index, October 2024; Australia Post Inside Australian Online Shopping, 2018) indicate approximately 13.7% to 16.8% of Australian retail spending is currently directed online and this share is expected to increase to around 15% over the coming decade. The impact on bricks and mortar retail can be considerable: in some instances, shops and malls are experiencing a loss of visitation and sales, with some retailers and jobs disappearing. This is particularly true in many non-food retail categories such as apparel, jewellery and giftware.

The retail component that appears to be an exception to the negative impact of online retail is the food sector - grocery shopping. Although in-store innovations associated with check-outs and automatic payments are changing the way people shop at supermarkets. Table 9 and Figure 26 summarise the annual resident online spend (Moe resident and local businesses) for the Moe region.

Table 9: Resident Online Spend 2021-2024 (Moe Region)

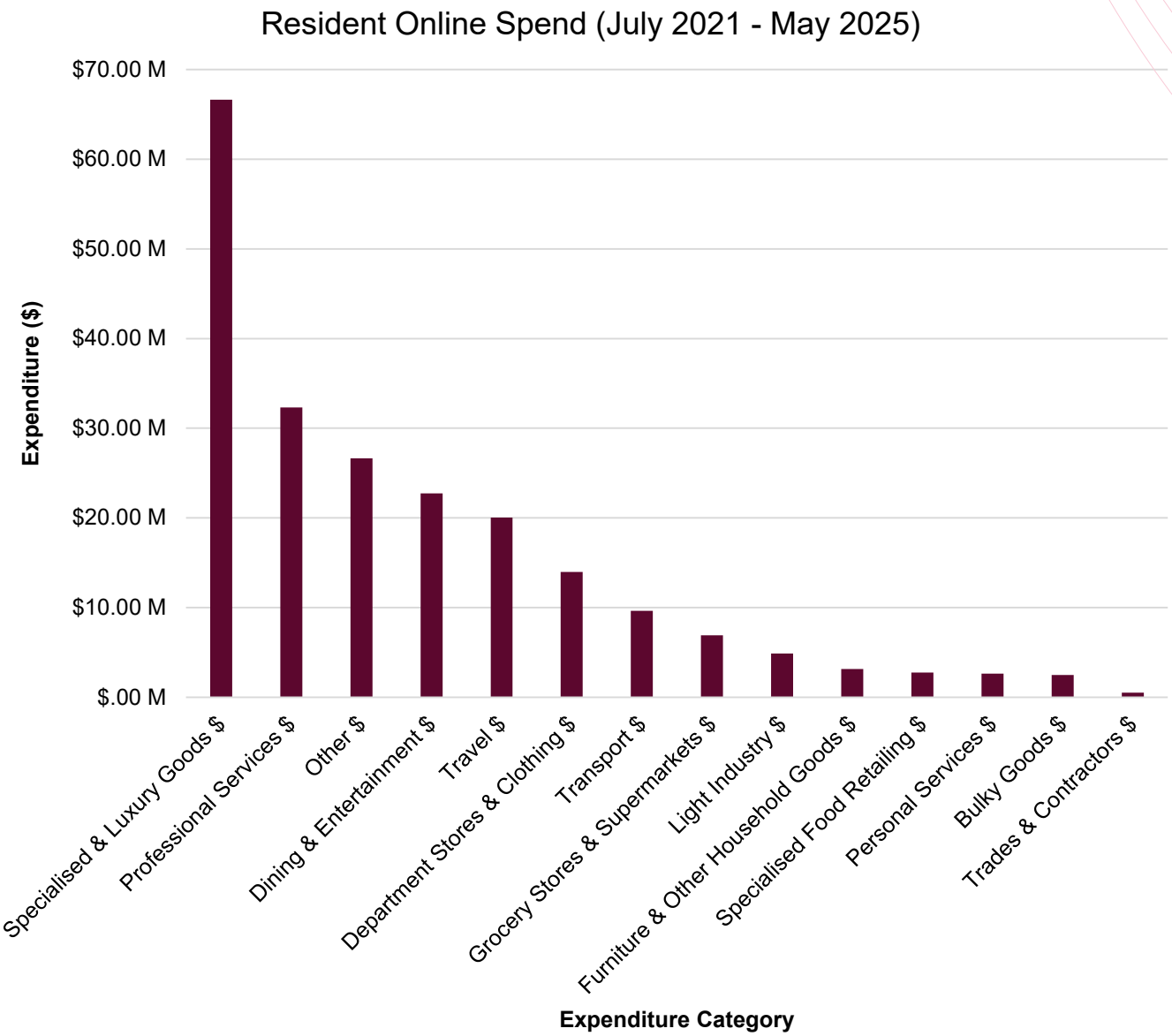
Financial Year	*Total Spend*	*Total Resident Spend*	*Resident Online Spend*	*% of Total Annual Expenditure*
2021/2022	$290.89m	$170.20m	$48.34m	16.6%
2022/2023	$322.11m	$186.54m	$52.12m	16.2%
2023/2024	$337.48m	$193.79m	$57.45m	17.0%
2024/2025	$321.91m*	$181.67m*	57.49m*	17.9%
Total Moe Region	$950.48m	$732.30m*	$157.94m	16.6%

Data Source: Spendmapp by Geografia, 2025

Note: The 2024/2025 data covers until 30 May 2025 at the time of the assessment.

It should be noted that the available data for online spending has its limitations, unfortunately, online spending can't be located, there's no way to determine exactly where this purchase is going. So, while online spend will often be escaping the LGA, it cannot be known for sure.

Figure 26: Resident Online Spend by Category 2021-2025 (Moe Region)



Data Source: Spendmapp by Geografia, 2025

Retail Trade Area

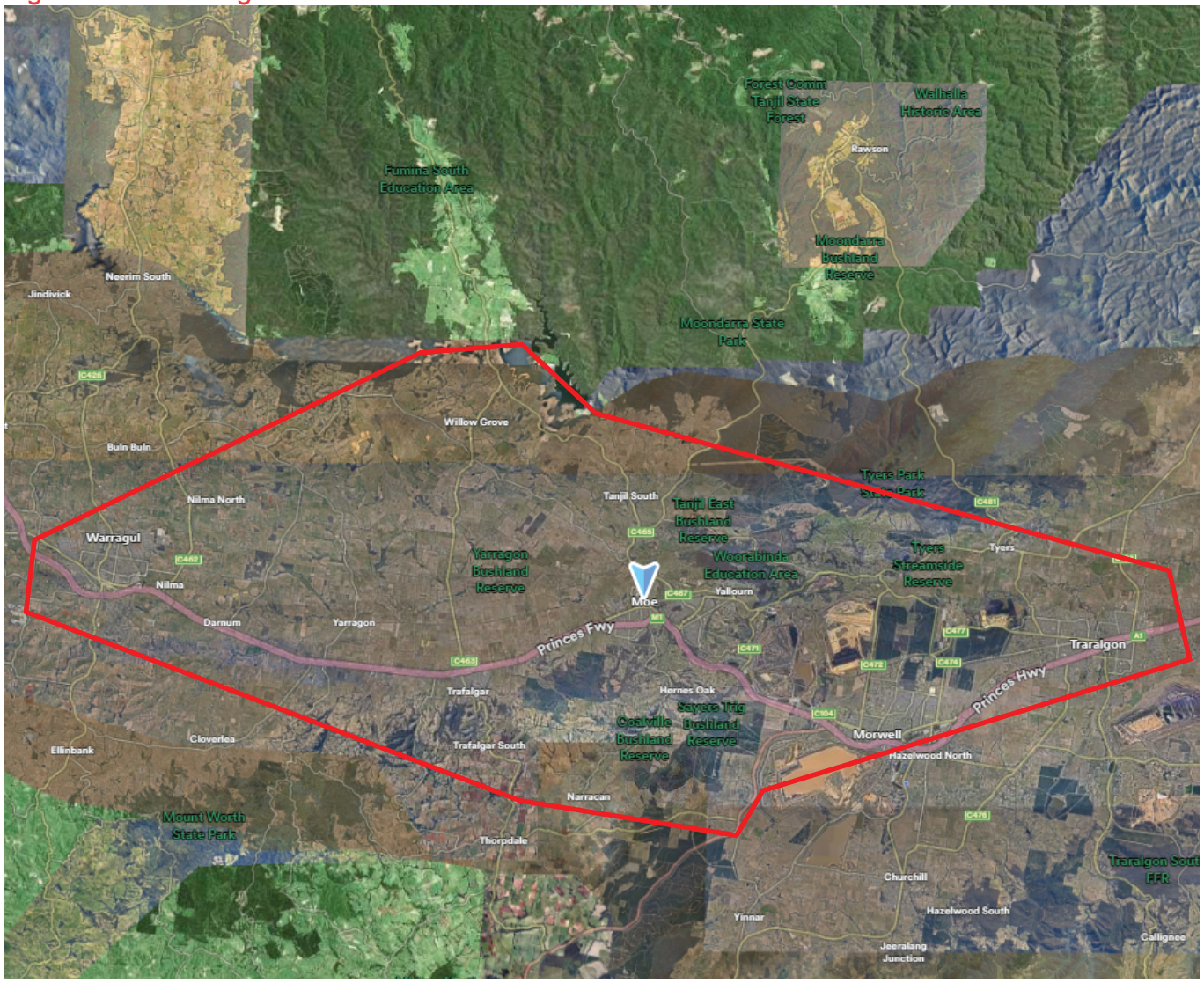
The retail and commercial activities within Moe serve an area larger than the town. The retail trade area of an activity centre is the area from which it gets most of its retail sales. The extent of a retail trade area is influenced mainly by the location of competing centres and the travel patterns of residents.

In this case, the trade area for Moe has been based on the Internal Visitor Spend (residents from other towns within Latrobe that visit Moe) and External visitors (residents from localities outside of Latrobe) shown in Figure 27.

The catchment extends from Warragul to Traralgon which are both within a 30-minute drive to the Moe.

The assumption is that this spend may be largely influenced by working patterns.

Figure 27: Moe Region - Retail Trade Area



Internal Visitor Spend

Between June 2021 and May 2025, $264.1M was spent by internal visitor local spend which makes up (32.9%) of the total local spend within Moe.

The top five spend categories between 2021 and 2024 are also outlined below in Figure 30.

The top five categories have included:
- Grocery Stores and Supermarkets;
- Department Stores and Clothing;
- Dining and Entertainment;
- Transport; and
- Specialised and Luxury Goods.

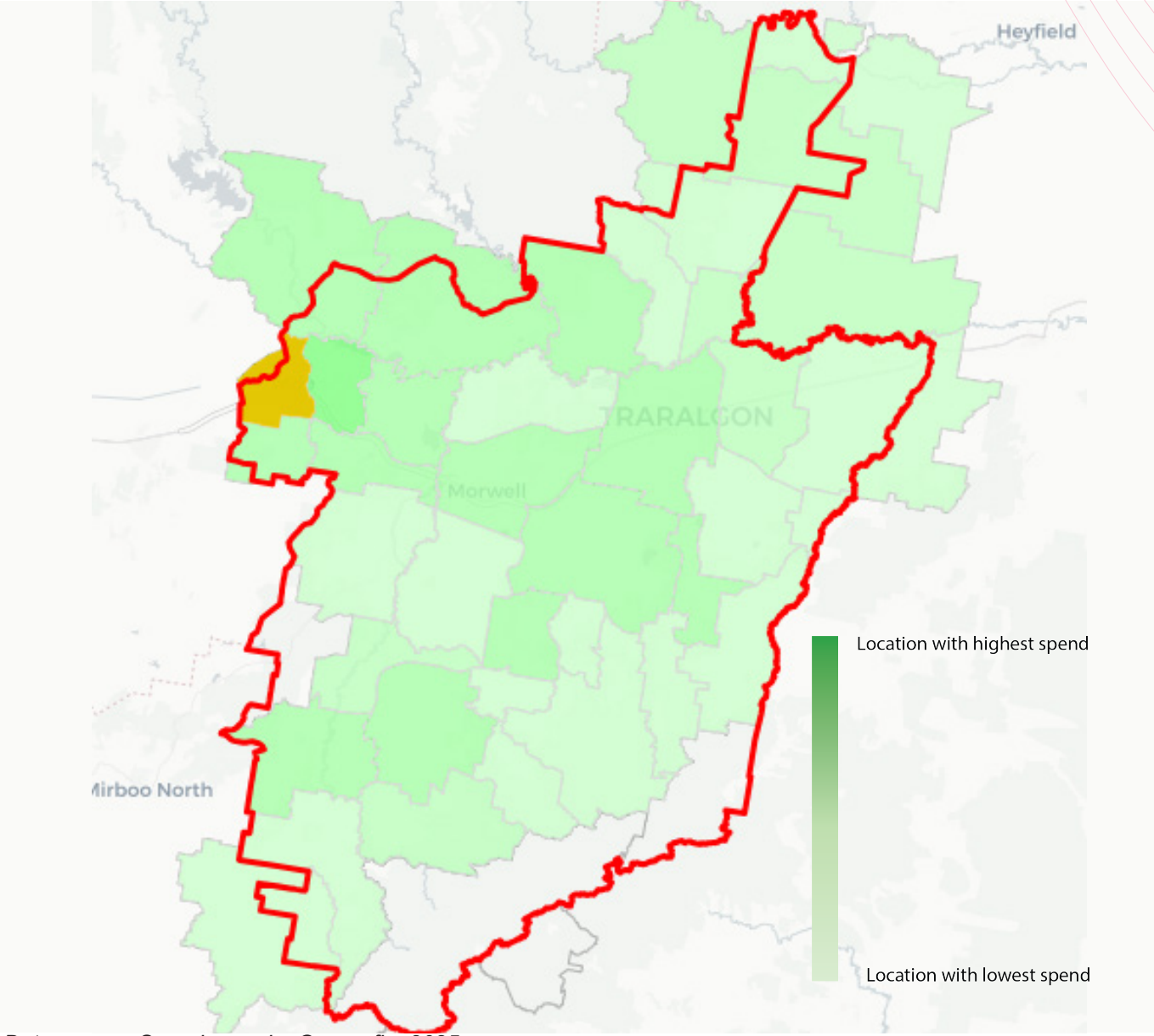
The year between June 2024 and May 2025, specialised and luxury goods dropped down to 6th, replaced by Professional Services.

The top five geographical areas between 2021 and 2024 are outlined below in Figure 31.

The top five geographies between 2021 and 2024 have consistently been:
- Newborough;
- Traralgon
- Moe South;
- Yallourn North; and
- Morwell.

It would be expected that Yallourn North and Newborough feature in the top five geographies as the Moe Activity Centre is the nearest service centre.

Figure 28: Internal Visitor Spend Map



Data source: Spendmapp by Geografia, 2025

Figure 29: Internal Visitor Spend –Time Series 2021- 2025

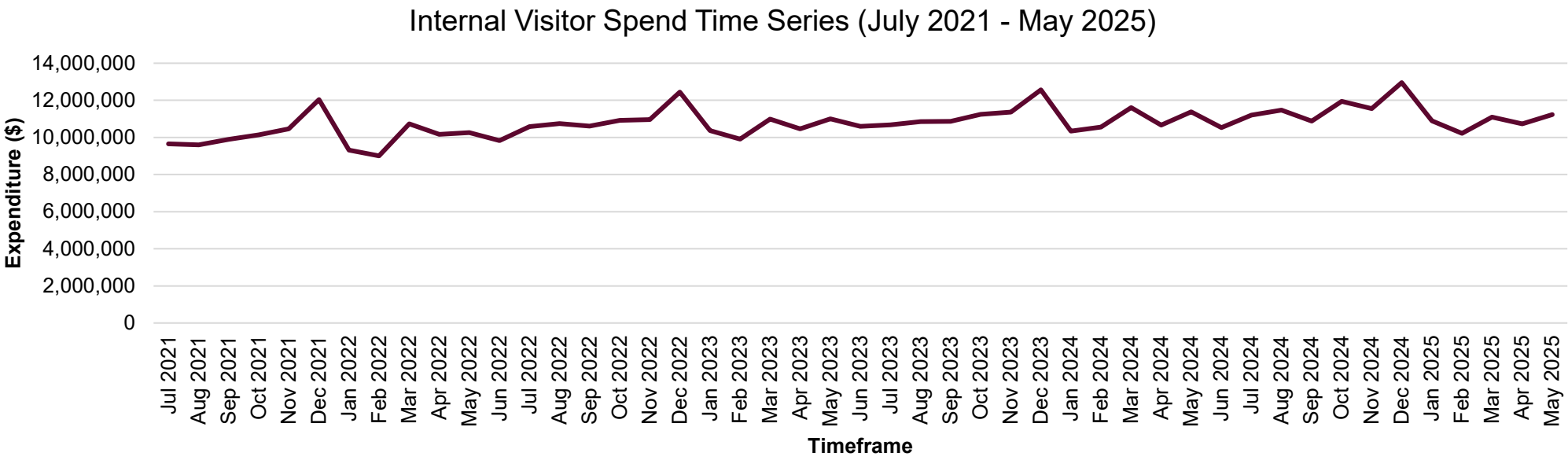


Figure 30: Internal Visitor Spend – Top 5 Categories 2021 - 2025

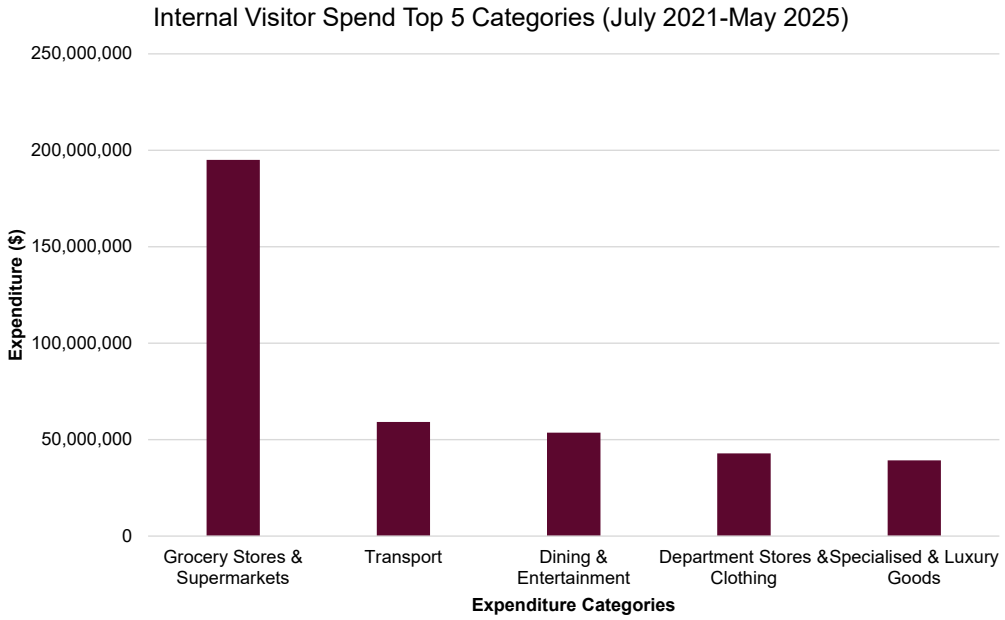
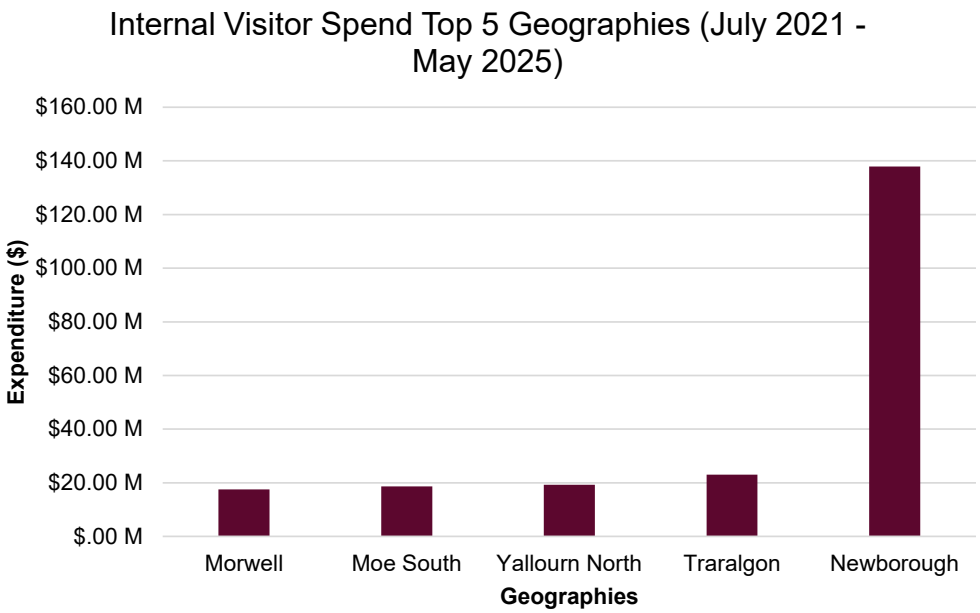


Figure 31: Internal Visitor Spend – Top 5 Geographies 2021 - 2025



Data source: Spendmapp by Geografia, 2025

External Visitor Spend

Between July 2021 May 2025, $275.6m or 34.4% of the total local spend was spent by external visitors.

The top 5 geographies include:
- Trafalgar;
- Willow Grove;
- Warragul;
- Trafalgar East; and
- Tanjil South.

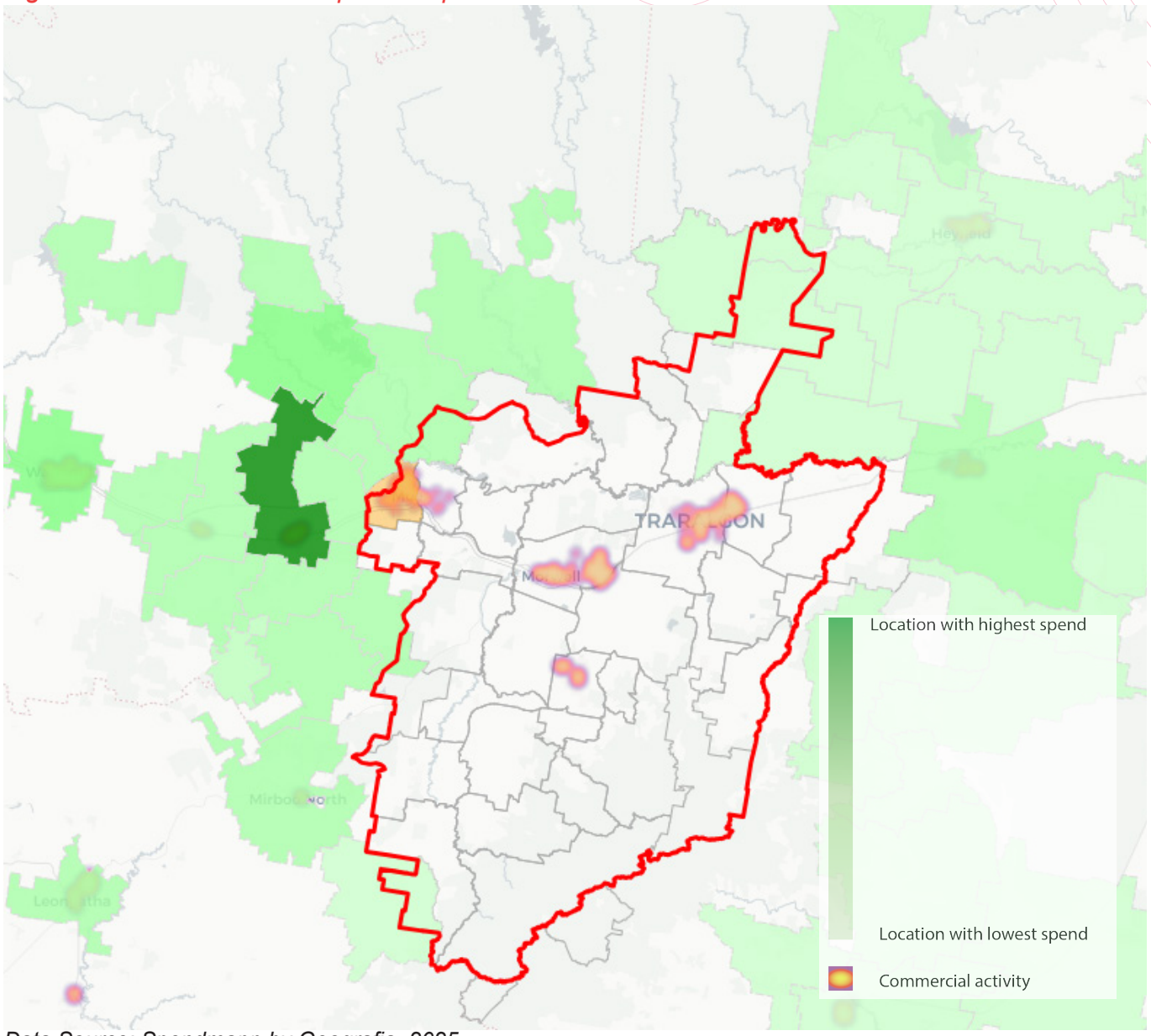
With the exception of Warragul, these are all within close proximity to Moe, and are smaller localities that are likely to use the Moe Activity Centre as its main service centre.

The top five geographies between July 2021 and May 2025 are shown in Figure 35.

The top 5 spend categories include:
- Transport;
- Grocery Stores and Supermarkets;
- Specialised and Luxury Goods;
- Dining and Entertainment; and
- Department Stores and Clothing.

The top five spend categories between July 2021 and June 2025 are shown in Figure 34.

Figure 32: External Visitor Spend Map



Data Source: Spendmapp by Geografia, 2025

Figure 33: External Visitor Spend –Time Series - 2021-2025



Figure 34: External Visitor Spend – Top 5 Categories 2021-2025

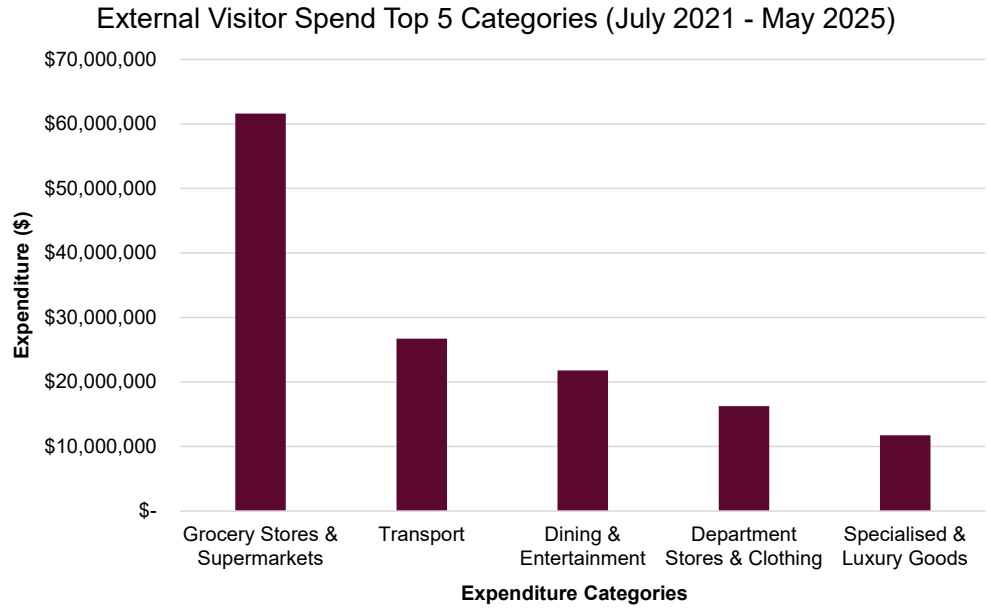
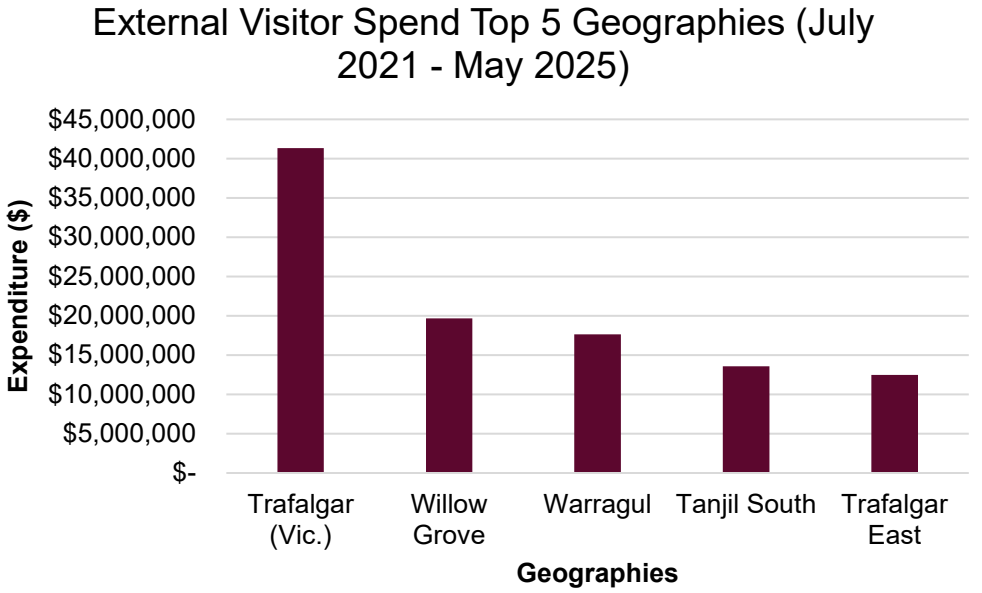


Figure 35: External Visitor Spend – Top 5 Geographies 2021 - 2025



Data Source: Spendmapp by Geografia, 2025

4.0 FUTURE RETAIL DEMAND

Historic Population

Population growth is a major factor that drives demand for new retail development. 'Retail follows rooftops' is a common retail industry phrase. In this sense, having an understanding of population growth trends and locations is important for the development of an activity centre. Population forecasts were prepared having consideration for the State Government's official population projections (Victoria in Future 2023) and the latest ABS Estimated Residential Population (Cat: 3218.0) data release.

Over the ten years from 2013 to 2023 Latrobe City's population increased by approximately +4,030 persons, equating to average growth of +403 persons or +0.5% per annum as shown in Table 9 below. In contrast, Regional Victoria's average annual population growth was significantly higher at +1.5% for the same period.

In 2023, the Moe-Newborough Region's population was 17,350 persons which has remained relatively stable over the 10-year period from 2013 to 2023.

A range of factors have contributed to Moe's lack of population growth, including the privatisation of large employment industries, the non-development of approved residential growth areas and infrastructure servicing.

Table 10: Historic Population Trends 2013 - 2023

Category	*2013*	*2018*	*2023*	*Av. Annual Change 2013 – 2023 (No.)*	*Av. Annual Change 2013 – 2023 (%)*
Moe	16,888	17,002	17,350	+ 46	0.3 %
Latrobe City	74,124	75,586	78,154	+ 403	0.5 %
Regional Vic	1,402,602	1,506,449	1,608,296	+ 20,569	1.5 %

Data Source: ABS Estimated Residential Population (Cat:3218.0)

Population Forecasts

Although Moe offers access to services, affordable housing and relative proximity to metropolitan Melbourne by virtue of VLine (regional rail service) and the Princes Highway, the potential for future population growth relies on the following:

- The extent to which property development can work as a catalyst for rejuvenation.
- Land releases and the availability of trunk infrastructure to support development (which could provide additional housing for approx. 9,973 people or 4,533 lots – see Table 12 below).
- Actively promoting opportunities and attracting new investment.
- Potential investment in 'region shaping' public infrastructure such as high-speed rail.

Currently, there is a small offering of vacant residential land on the market in Moe. However, if recently approved greenfield areas of Moe were developed, the township could accommodate approximately an additional 9,973 people and be a catalyst for population growth and an alternative residential option to Traralgon which has seen the majority of recent population growth (see Table 11).

Table 11: Future Residential Growth Area Moe-Newborough Region

Development Plan	*Lot Yield*	*No. of Persons*	*Status*
Haigh Street	80	176	No development yet.
Monash Views	221	486	Developing, currently 118 lots released, 68 lots built on and 16 lots under construction.
Waterloo Road	509	1,120	Developing, currently 118 lots released, 49 lots built on and 46 lots under construction.
Lake Narracan PSP	3,723	8,191	Developing, currently 94 lots released, 21 lots built on and 19 lots under construction.
Total	4,533	9,973	

Latrobe City's population is forecast to increase from 78,154 persons in 2023 to 88,652 persons by 2038, representing an increase of +9,350 persons (Data from ABS Data Explorer).The average growth per annum for the municipality over the 15 years is forecast to be 0.8% per annum, slightly above the long-term historic trend of 0.5% per annum between 2013 and 2023.

The population in Moe is forecast to remain relatively constant between 2023 and 2038, and is forecast to experience moderate population growth. The Moe-Newborough Region's population is forecast to increase to 18,301 persons by 2038 (see Table 12).

Population forecasts for Latrobe City shown in Table 12 are taken from a combination of id Forecasts, using their Forecast Mapping function and ABS Population Projections, 2022 - 2071.

Table 12: Future Population Growth Trends 2023-2038

Category	*2023*	*2028*	*2033*	*2038*
Population (No.)				
Moe-Newborough	17,350	17,664	17,949	18,301
Latrobe City	78,154	82,786	85,582	88,652
Regional Victoria	1,607,785	1,727,007	1,878,345	2,043,650
Av. Annual Change (No.)				
Moe-Newborough		+ 62	+ 57	+ 70
Latrobe City		+ 926	+ 559	+ 614
Regional Victoria		+ 23,844	+ 30,268	+ 33,061
Av. Annual Change (%)				
Moe-Newborough		+ 0.4%	+ 0.3%	+ 0.4%
Latrobe City		+ 1.2%	+ 0.8%	+ 0.7%
Regional Victoria		+ 1.5%	+ 1.8%	+ 1.8%

Data Source: Population Forecasts, Forecast .id, 2025; Population Projections 2022-2071, ABS, 2022.

Prospects for Retail Growth

The Latrobe City Retail Strategy 2019 identified the Moe CBD (along with Morwell CBD and Mid Valley) as an underperforming centre. Reasons for the underperformance include lack of population and spending growth, lack of private sector investment, poor urban environment and public realm.

The prospects for growth in retailing in Moe depend on a range of factors including:

- The growth in resident spending and the extent to which this can be captured by shops in Moe (including online spend);
- The ability of Moe to capture more spending from people living outside its trade area (some of this will be determined by the role of Moe in the retail centre hierarchy);
- Population growth;
- New investment; and
- The overall operating environment for Moe will need to improve in order to attract new retailers and other businesses.

Avenues to improve the viability and activity levels within under-performing centres need to be considered, and include:

- Options to improve urban environments and the public realm.
- Consideration of the optimal land use type in poor-performing precincts. This may involve updating or undertaking activity centre plans which can inform any possible changes to land use zones or schedules.
- Consideration of how to connect and integrate poor-performing precincts with better-performing precincts.
- Continued support for higher-density residential uses in close proximity to centres.
- Options to increase office employment in appropriate locations (e.g. Gov Hub project).
- Support the development of niche retail which complements the wider retail offer.
- Support innovative methods of re-use of vacant floorspace that may assist in improving activity levels.



Photo Source: Prime Urban Group, 2023. Hunter Park Industrial Park URL:<https://www.primeurbangroup.com.au/property-news/moeindustrialboom>, Date Accessed: 16 June 2025.

Future Retail Development Opportunities

As outlined in *The Latrobe City Retail Strategy 2019*, there is forecast demand for approximately +42,000m^2 of additional retail floorspace over the period 2018 to 2033 within Latrobe City. This floorspace growth is anticipated to present the following retail opportunities over the next 15 years:

- +4,200m^2 of food, liquor and grocery floorspace;
- +3,100m^2 of food catering floorspace; and
- +35,000m^2 of non-food (bulky goods, homemaker etc).

Accounting for approved developments (which amount to some 9,000m^2 of floorspace) and potential for existing vacant floorspace to absorb up 10,000m^2 in future demand, potential exists for approximately +23,000m^2 in new retail floorspace.

As noted above, the majority of this floorspace demand is for non- food merchandise. Consequently, limited scope exists for new local or neighbourhood centres to be developed (outside of already approved developments) in the 15-year horizon due to the limited anticipated demand for food, liquor and groceries retail.

Direct retail opportunities for the Moe Activity Centre include:

- Potential to re-occupy vacant floorspace within the activity centre (currently estimated at 11,850m^2).
- Incremental growth in food catering is expected to occur as the activity centre continues to evolve into more important social and meeting places, providing a wider range of uses than traditional retailing.

The Latrobe City Retail Strategy 2019 did not recommend any additional commercial zoned land be applied within the Moe town centre however it did suggest that the current land zoning within the southern precinct of the Moe town centre be further investigated.

Note: The analysis of retail development opportunities described is intended to be indicative only. The retail sector is ever-changing, with new retail formats being developed that respond to constantly changing consumer trends. Changes to the structure of retailing and the introduction of new market entrants will continue to influence the analysis of retail development opportunities.



Photo Source: Anderson, O., 2025. *Moe Plaza.*

5.0 OTHER DEVELOPMENT

Office Development

The Moe town centre performs an important sub-regional retail centre role in the Latrobe City, is broken into two precincts separated by the rail line referred to as the ‘North Precinct’ and the ‘South Precinct’ in the Activity Centre Plan and provides services to the Moe-Newborough region as well as serving a primary trade area to the immediate surrounds. Offices within the CBD consist of real-estate agencies, accountants and financial advisors, solicitors, banks and employment agencies. Latrobe City Council’s Moe Service Centre, the Moe Police Station, the Department of Education and the Latrobe Community Health Centre are some of the larger significant office users.

It is noted that large scale office development is promoted in Morwell in the Latrobe Planning Scheme, so Moe is likely to see low or small-scale growth in office development, Moe does, however, have a large cohort of medical offices which are nested under ‘office’ in the planning land use terms.



Photo Source: Google Street View, 2025. Department of Education. URL:<www.google.com/maps>, Date Accessed: 16 June 2025.

Housing Development

Existing Situation

According to Building Approvals from ABS there are approx. 75 existing residential developments (totally approx. 5,970 sqm) within the Moe town centre, on commercial and mixed-use zoned land, which have been captured by the Council property data-base.

These include:

- 1 private rooming house;
- 8 single detached dwellings; and
- 3 units developments (consisting of a total 66 units).

There are presently no residential apartment buildings within the Moe town centre on commercial and mixed-use zoned land.

Note: It is noted that some other residential living may be taking place within the town centre, perhaps within the upper levels of existing commercial buildings, however these are hard to determine given councils' database is generally reflective of the use occurring at the street/ground level only.

Existing State government policy encourages medium density housing development within close proximity of activity centres and sites that offer good access to jobs, services and transport. This approach is also incorporated in the Precinct Structure Planning Guidelines administered by the Victorian Planning Authority as well as Council's own Healthy Design Guidelines and local policies.

Council's Live Work Latrobe (2017) supports the growth of Latrobe City to 100,000 residents (82,460 people by 2030) to reinforce and fulfil its role as Gippsland's Regional City. *Plan for Victoria (2025)* also supports Latrobe City growing to 100,000 by 2050 with a housing target of an additional 13,000 dwellings by 2050.

The Housing Strategy seeks to deliver higher densities proximate to activity centres which will contribute positively to their viability. Analysis of residential densities across the City of Latrobe indicated that medium density development is occurring "haphazardly" across the municipality. In particular, this type of housing is being constructed within established suburbs as opposed to being located in proximity to activity centres and transport nodes. This has impacts on neighbourhood character as well as local liveability and sustainability.

The *Moe-Newborough Housing Framework Plan* identifies areas which have the capacity to support increased densities and housing change, as well as areas with limited potential for growth in order to ensure that the 'right' type of housing occurs in the 'right' locations.



Photo Source: Google Street View, 2025. Units on Saxton Drive. URL:<www.google.com/maps>, Date Accessed: 16 June 2025.

Housing Diversity

The provision of a diverse housing stock assists in achieving broad strategic objectives including housing choice, affordability and adaptability and supports the concept of ageing in place. Latrobe's dwelling stock is currently dominated by detached housing (86%), the majority of which comprise three or more bedrooms. Furthermore, standard dwellings have accounted for the majority (86%) of all new dwellings approved in Latrobe City over the past decade, with medium density dwellings accounting for 14% of total new dwellings on an annual basis (source ABS Building Approvals, Australia (2020-2024)).

A review of ABS Building Approvals data (where an occupancy permit has been granted) for Moe, over the last five years from 2020-2024, shows that new building approvals have almost exclusively been for standard houses (417) with 67 townhouse developments. The total project values associated with these building approvals is estimated at $154,240,200.

Table 13: Approvals by Housing Type for Moe, 2020-2024

	2020	*2021*	*2022*	*2023*	*2024*	*Total count over 5 Yrs*	*Share of Total*
Houses	79	95	100	75	68	417	86.2%
Townhouses	4	6	7	35	15	67	13.8%
Total Residential	83	101	107	110	83	484	100%

Data Source: Building Approvals Data, ABS, 2020-2024

Housing Affordability

Analysis of property and land price trends for the decade of 2014-2024 indicates that Latrobe City has experienced slightly higher growth over the past decade (2014-2024) compared to Regional Victoria, however Latrobe's house and unit prices remain 25%-30% below regional Victoria averages although vacant land prices are now similar to regional averages (see Table 14-Table 16).

According to Remplan (2025), in 2015 there were 783 affordable dwellings sold in Latrobe, representing 85% of all dwellings sold. By 2024 this had decreased to 509 affordable dwellings sold, representing 28% of all dwellings sold.

In 2015 there were 449 affordable rentals in Latrobe, representing 86% of all rentals. This increased to 983 affordable rentals in 2024, representing 73% of all rentals.

Note: The concept of 'affordability' is a relative issue – what is affordable for some is not affordable for others. The Socio-Economic Indexes for Areas (SEIFA) provides a measure of the relative level of socio- economic disadvantage of a community based on a range of Census data, including income, education, occupation etc. Latrobe is presently ranked as the seventh most disadvantaged municipality in the State and the most disadvantaged Regional City.

Table 14: Median House Price Trends 2014-2024

Year	Latrobe	Reg. Vic	Met. Mel	Vic
2014	$215,000	$300,000	$556,000	$465,000
2024	$379,500	$560,000	$750,000	$682,500
Change	+ $164,500	+ $260,000	+ $194,000	+ $217,500
AAGR	+ 7.7 %	+ 8.7 %	+ 3.5 %	+ 4.7 %

Table 15: Unit/Apartment Price Trends 2014-2024

Year	Latrobe	Reg. Vic	Met. Mel	Vic
2014	$182,250	$247,000	$482,000	$467,000
2024	$264,000	$405,000	$575,000	$555,000
Change	+ $81,750	+ $158,000	+ $93,000	+ $88,000
AAGR	+ 4.5 %	+ 6.4 %	+ 1.9 %	+ 1.9 %

Table 16: Vacant House Block Price Trends 2014-2024

Year	Latrobe	Reg. Vic	Met. Mel	Vic
2014	$135,000	$147,581	$210,000	$190,000
2024	$243,545	$275,968	$369,000	$330,000
Change	+ $108,545	+ $128,387	+ $159,000	+ $140,000
AAGR	+ 8 %	+ 8.7 %	+ 7.6 %	+ 7.4 %

Data Source: A Guide to Property Values, DTP, 2023

Figure 36: Affordable Dwellings by Calendar Year (%) 2015-2024

Figure 37: Affordable Dwelling Breakdown by Calendar Year (%) 2015-2024

Data Source: Housing, Remplan 2024

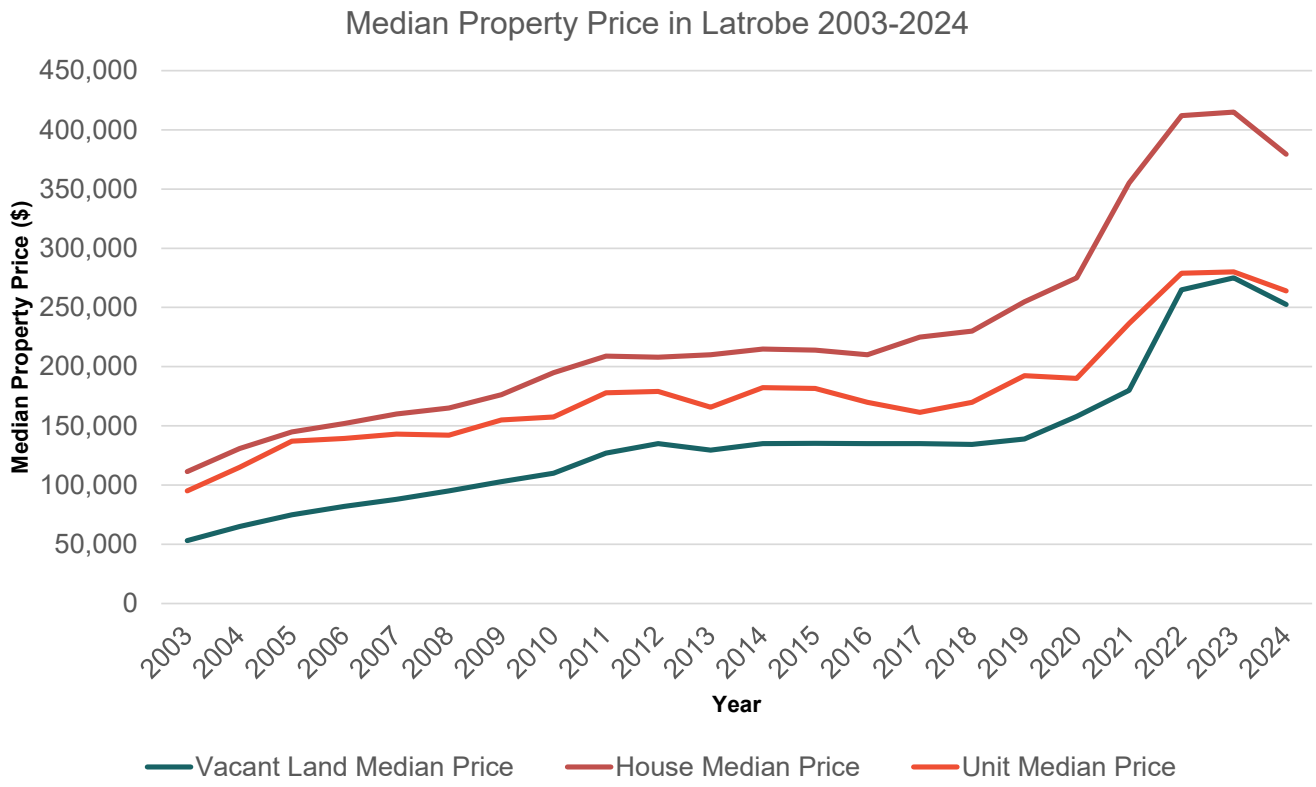
Over the period 2014 to 2024 the median house price in Moe increased by 8.9% pa to $339,000, while vacant land prices grew by 8.4% pa and unit prices grew by 6.2% pa.

Over the same period (2014-2024) the median house price in:

- Traralgon grew by 6.4% pa to $532,500 (vacant land grew by 7.5% and units grew by 5.4% pa).
- Morwell grew by 7.7% pa to $314,000 (vacant land grew by 7.3% pa and units grew by 4.6% pa).
- Churchill grew by 6.6% to $345,000 (no data available for vacant land and units).
- Country Victoria increased 54% from $300,000 to $560,000.

The median house price in Latrobe in 2024 was $379,500, an 8.6% decrease from 2023 (as of June 2024 - no update is currently available at a municipal scale).

Figure 38: Latrobe City Residential Price Statistics 2003-2024

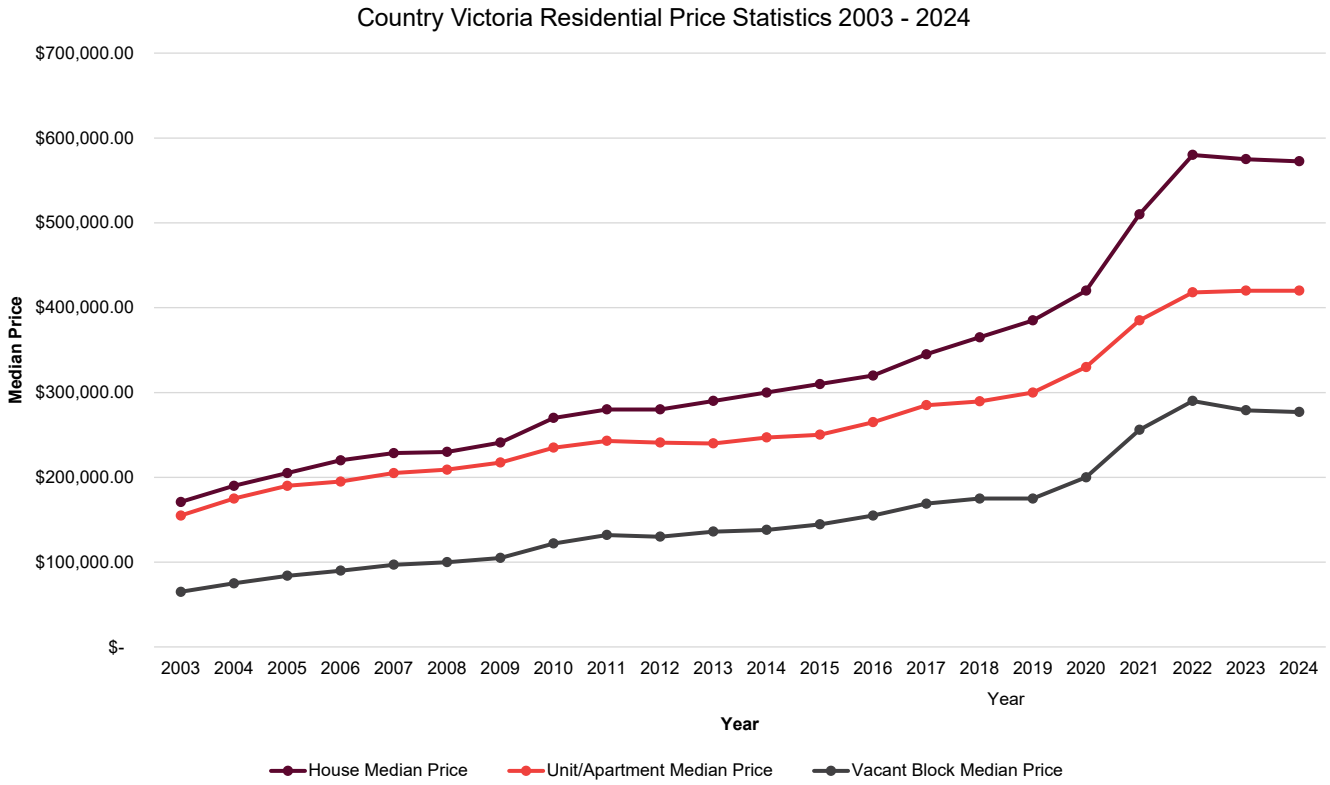


Data Source: A Guide to Property Values, DTP, 2023

In comparison, the median house price in Country Victoria in 2024 was $560,000 a 2.6% decrease from 2023.

The number of Country Victoria house sales in 2024 totaled 2,612 with Latrobe contributing to approx. 148 or 5.7% of these house sales. More recently the Country Victoria's median house price showed a decrease of 0.9% to $575,000 in the June 2024 quarter.

Figure 39: Country Victoria Residential Price Statistics 2003-2024



Data Source: A Guide to Property Values, DTP, 2023; Yearly Summary 4th Quarter 2024, DTP, 2024.

Forecasts for Medium Density Housing

The Live Work Latrobe - Housing Strategy (2019) identified that approximately 5,000 new dwellings will be required in the City of Latrobe over the period 2016 to 2031 (according to Victoria in Future (VIF) 2015 projections) and remains true for the period between 2021 to 2036 (Victoria in Future (VIF) 2023 Projections). This represents an average of approximately 330 new dwellings per year, which is below the long-term trend (approximately 410 new dwelling approvals) and reflects modest population growth projected in the municipality over the coming 15 years. The VIF 2023 data indicates that 16% of these new dwellings will be required in the Moe-Newborough region which equates to approx. 805 new dwellings. This would require approx. 78 ha of land (at Councils preferred density of 11 lots per ha).

Moe currently has approximately 554ha of vacant residentially zoned land which more than meets the projected demand. However, factors such as infill development, re-use of existing sites, and transition of non- residential land (e.g. agricultural, industrial) for residential purposes would reduce the amount of additional residential-zoned land required.

Medium density (units) residential sales in Moe, between January 2024 and June 2024 were approx. 20 (units). 8 of these were sold in the April - June 2024 quarter, this was a 11% decrease on the last quarter (January - March 2024) where 12 units were sold. The median price for a unit in Moe (between April - June 2024) was approx. $242,500.

In comparison, Traralgon achieved a 14.6% increase in unit sales in the same quarter (April – June 2024) with the median price for a unit sitting at $357,500.

The demand for medium density housing is projected to grow and is supported by the VIF 2023 age-based population projections, which highlights a significant aging of Latrobe's population over the coming 15 years. When the composition of future growth is considered, approximately 79% of Moe's growth is focused on seniors and elderly aged cohorts (70+ years). See figure 33 below.

When future dwelling type requirements are considered, in terms of accommodating the City of Latrobe's population growth, VIF 2015 household formation data shows a significant shift towards lone person households and couples without children households, and this pattern is consistent with an ageing population. These two groupings represent approximately 75% of all new household growth over the period 2016 to 2031 for Morwell, and indicate an increasing demand for smaller dwellings on smaller allotments (and other arrangements such as retirement villages) in future years. See figure 34 below.

Urban renewal and housing intensification will therefore play a key role in facilitating growth within Moe and will assist in facilitating a vibrant city centre, diversify the local dwelling stock and maximise access to existing infrastructure and services. The potential for higher density living in the Moe CBD (and other CBD's for that matter) is difficult to assess using past trends because this form of housing represents a 'new' product in the Latrobe marketplace. Such a market can have many benefits in terms of:

- Better utilising valuable but scarce land close to services and rail stations to maximise potential;
- Building a 'café culture' and extending hours of activity;
- Increasing informal surveillance and making a place look and be safer;
- Encourage a more pedestrian and public transport orientated lifestyle; and
- Generally adding to a sense of vibrancy.

Key markets for medium density living in the Transit precincts are likely to be:

- Older persons such as retirees and empty nesters (the latter may be in the workforce but have no dependants)
- Students that live in single or group households (Federation University and TAFE students)
- Executive labour/professions (permanent and temp residents)
- Other smaller household types such as single people and lone parents.

It's important that medium density housing is diffused carefully into the market to avoid over-supply at any given time and to ensure roll-out of a quality product and lifestyle offer. In addition, it requires a quality product and a quality urban setting.

It could be of benefit if the first projects are quality demonstration projects, having the capacity to change market perceptions of and preferences towards apartments, and demonstrate profitability and low risk to developers / investors. On this basis it is likely that take up of apartments in initial years will be slow. It is important that this type of housing product is delivered and diffused slowly to avoid over-supply and ensure quality, then demand.

Figure 41: Share of projected population growth by age cohort – VIFSA Moe Town 2021-2036

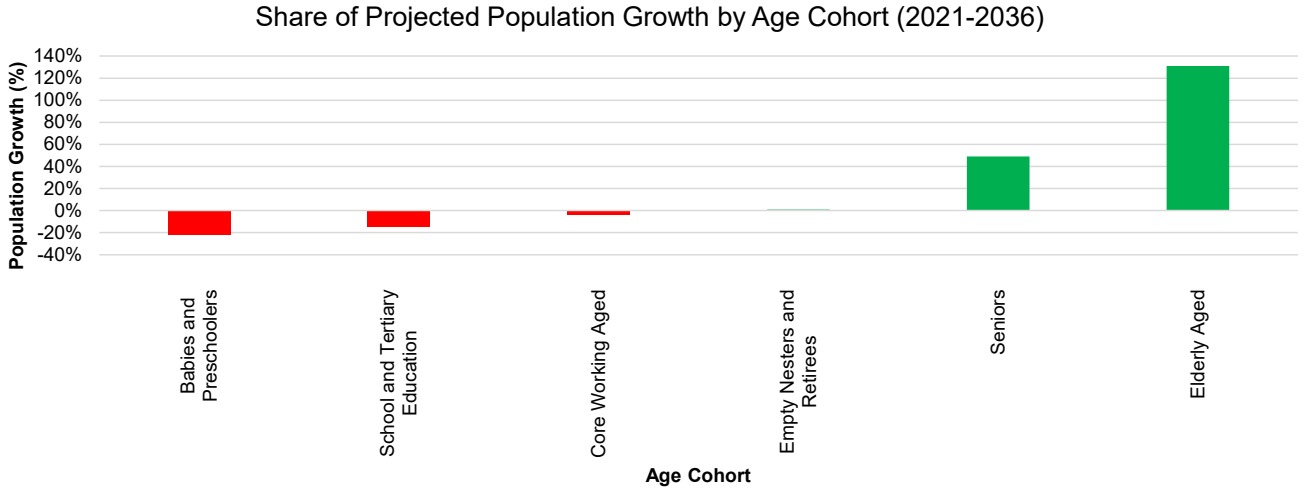
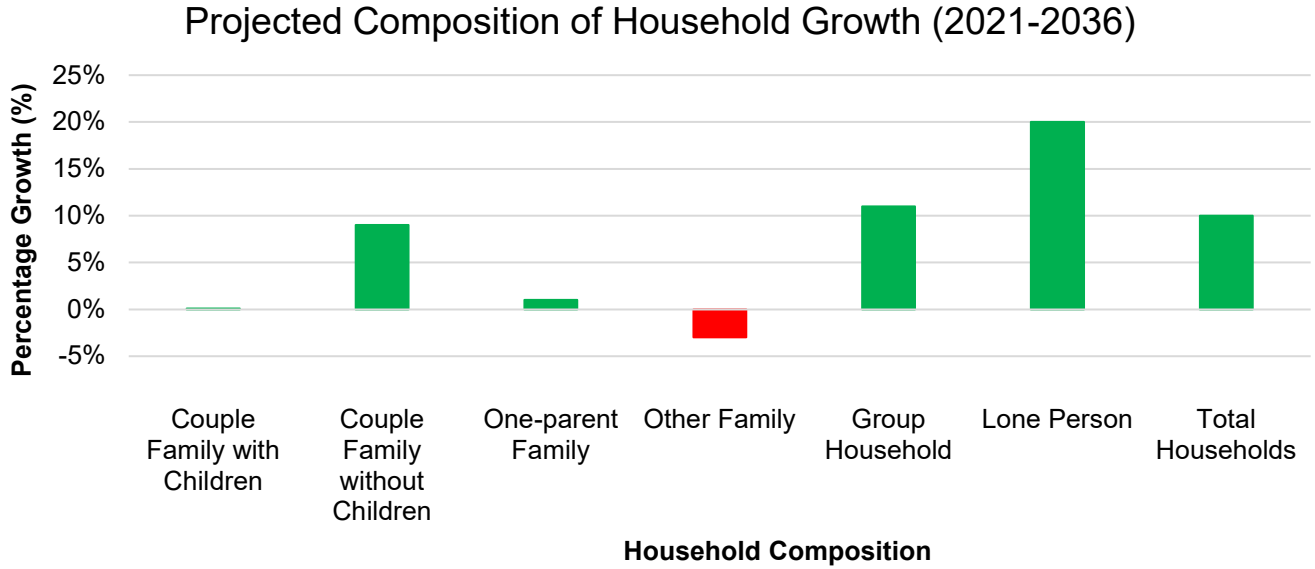


Figure 40: Composition of household growth – VIFSA Moe Town 2021-2036



Data Source: Victoria in Future, DTP, 2023

Both the northern and southern precincts of the Moe town centre are identified as areas for substantial change within the Moe-Newborough Housing Framework Plan. See figure 35 below. Criteria and objectives for Substantial Change Areas are to encourage higher density development within 400m radius of Principal Activity Centres (transit city precincts), in the form of low scale apartments, townhouses and units close to Transit Cities and train stations.

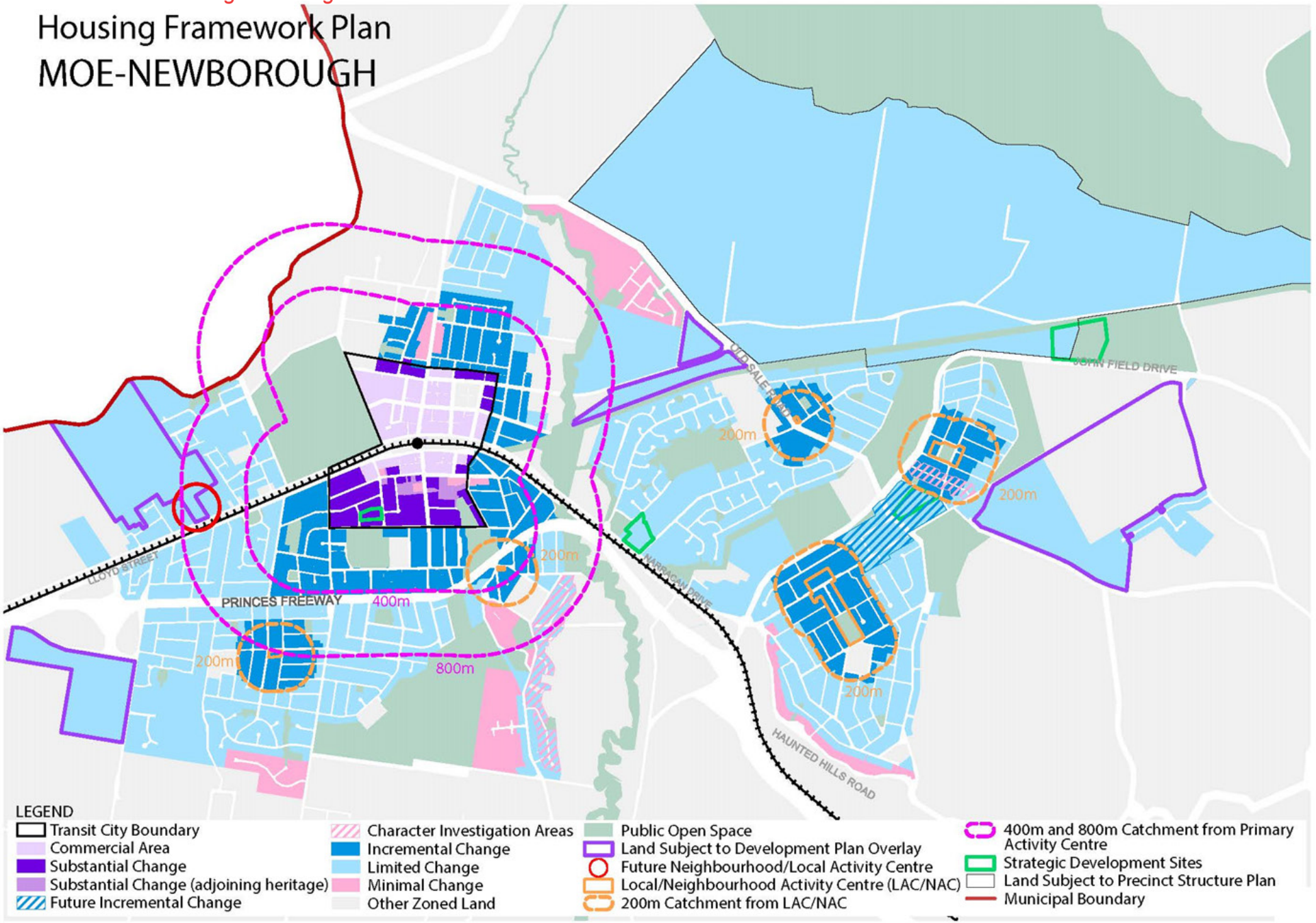
Previous strategies undertaken for Moe to assist with the rejuvenation of the town centre such as the Latrobe Transit Centred Precincts 2004, included provision of medium density housing introduced to the fringes of the town centre. Medium density housing can take many forms, allowing it to respond to valued local character. Several sites have previously been identified for the suitable development of medium density housing that meets the expectations and demands. They also identify building techniques (storeys, setback from boundaries, site coverage/building mass, landscaping etc) that ensure the amenity and privacy of adjacent properties are not be adversely affected. Many of these identified sites are considered to remain relevant today, these include:

- The vacant lots on the north side of Coles on Bell Street;
- Several locations on Langford Street;
- Large lot off of Parer Avenue behind the Presbyterian Church; and
- Edges of Transit City boundaries (as a transition between more sensitive residential areas).



Photo Source: Anderson, O., 2025. *Fowler Street Townhouses.*

Figure 42: Moe-Newborough Housing Framework Plan



6.0 CONCLUSION

Retail Summary

The Moe Region (between 2021 and 2024 (2020 has been excluded due to the lockdowns that occurred because of the Covid pandemic) captured approx. 14.6% of the total local sales within the Latrobe City LGA. In addition, over the last two years, the spending trend for total local spend has been upwards, this is predicted to continue.

Internal escape accounts for approx. 42% of the total escape expenditure for the Moe Region (between 2021 and 2024). The majority of internal escape expenditure is going to Traralgon however approx. 60% of all local resident spending stays within the Moe region.

External escape accounts for approx. 58% of total escape expenditure for the Moe Region (between 2021 and 2024). The majority of external escape expenditure is going to Warragul. The Transport spend category has the most 'headroom' to support additional local businesses however the Professional Services spend category identifies a possible gap in the market that could support additional local businesses.

Online spending accounts for approx. 16.6% of all local expenditure between 2021 and 2024.

There is a relatively high market share within the LGA with 81 cents in every dollar being spent at local shops. This indicates residents are reasonably well-served by retail facilities in the municipality. As a result, future increases in retail performance and retail development opportunities are likely to be primarily informed by local population and visitor growth.

ABS data estimates that the Moe-Newborough regions population is forecast to increase to 18,301 persons by 2038. Based on these population projections, the *Latrobe City Retail Strategy 2019*, forecast that direct retail opportunities for the Moe Activity Centre may include:

- Potential to re-occupy vacant floorspace within the activity centre (currently estimated at 11,850m2).
- Incremental growth in food catering is expected to occur as the activity centre continue to evolve into more important social and meeting places, providing a wider range of uses than traditional retailing.

The retail centre of Moe has significant vacant and under-utilised space and hence any future demand is likely to involve better use of space, take-up of vacant space and some new development to replace obsolete stock and cater for expansion. As such the *Latrobe City Retail Strategy 2019* did not recommend any additional commercial zoned land be applied within the Moe town centre however it did suggest that the current land zoning within the southern precinct of the Moe town centre be further investigated.

In addition, the prospects for growth in retailing in Moe depend on a range of other factors including:

- The growth in resident spending and the extent to which this can be captured by shops in Moe;
- The ability of Moe to capture more spending from people living outside its trade area (some of this will be determined by the role of Moe in the retail centre hierarchy);
- New investment; and
- The overall operating environment for Moe will need to improve in order to attract new retailers and other businesses.

Note: The analysis of retail development opportunities described above and in this report is intended to be indicative only. The retail sector is ever-changing, with new retail formats being developed that respond to constantly changing consumer trends. Changes to the structure of retailing and the introduction of new market entrants will continue to influence the analysis of retail development opportunities.

Office Summary

An overarching vision for Moe is to support its function as one of the region's key 'service' centres. Moe is well known as being the centre for professional services such as Medical Centres/Offices, Real Estate Offices and Banks and as such, provides a range of office accommodation.

Further investment in regional business headquarters is likely, as the Gippsland population grows and companies seek to service regional markets more effectively. This will apply to activities such as insurance, accounting, commercial law, engineering, technical services, advertising, media services and so on. These are likely to be small to medium sized enterprises with less than 200 staff.

Small office users will continue to seek a location in Moe in order to be accessible to clients and visible to the marketplace. As Moe grows its share of regional business activity, the town centre may become an even more sought-after location for small businesses in the area due to availability and affordability.

The prospects for office development in any particular location, including Moe, are difficult to determine with certainty since much depends on the deliberations of a wide range of investors who are serving different markets and constituencies.



Photo Source: RGM, 2025. *Planning Permit Application*. Latrobe City Council. Morwell

Medium Density Housing

There are approx. 75 existing residential developments (occupying approx. 5,970 sqm of land) within the Moe town centre, on commercial and mixed-use zoned land, which have been captured by the Council property data-base.

Existing State and local government policy encourage medium density housing development within close proximity of activity centres and sites that offer good access to jobs, services and transport. This approach is also incorporated into the Precinct Structure Planning Guidelines administered by the Victorian Planning Authority as well as Council's own Healthy Design Guidelines and local policies.

The Live Work Latrobe - Housing Strategy (2019) identified that approximately 5,000 new dwellings will be required in the City of Latrobe over the period 2016 to 2031 (according to Victoria in Future (VIF) 2015 projections) and remains true for the period between 2021 to 2036 (Victoria in Future (VIF) 2023 Projections). This represents an average of approximately 330 new dwellings per year, which is below the long-term trend (approximately 410 new dwelling approvals) and reflects modest population growth projected in the municipality over the coming 15 years. The VIF 2023 data indicates that 16% of these new dwellings will be required in the Moe-Newborough region which equates to approx. 805 new dwellings. This would require approx. 78 ha of land (at Councils preferred density of 11 lots per ha).

When future dwelling type requirements are considered, the data shows a significant shift towards lone persons, couples without children, and group household types. This pattern is consistent with an ageing population and the need to share house as the cost of living rises. These groupings represent approximately 40% of all new household growth over the period 2021 to 2036 for Moe, and indicate an increasing demand for smaller dwellings on smaller allotments (and other arrangements such as apartments or retirement villages) in future years.

Increasing medium density housing within activity centres broadens the mix and helps contain urban sprawl, strengthens the role of activity centres, better utilise existing physical and social infrastructure including public transport and creates more opportunity for people to stay in their community.



Photo Source: Anderson, O., 2025. *Kingsford Street Townhouses.*

Recommendations

This report supports existing Activity Centre, State and Local Policy including:

1. Directing major retailers (excluding homemaker retail) to the larger retail centres where they contribute to increasing the profile and overall levels of activity within the centre; and
2. Supporting higher-density residential uses in and within 400m of the activity centre.

This report also makes the following recommendations:

- No additional commercial zoned land is required within the Moe town centre (based on current population projections, the potential to re-occupy vacant floorspace within the activity centre currently estimated at 11,850m^2, redevelopment and new development opportunities). There is potential to reduce the amount of zoned commercial land due to the large amount of vacant land and vacant shops.
- Further investigate the current land zoning within the Moe town centre for its suitability to support optimal land use types. as well as development outcomes expected and anticipated in the Moe town centre to 2041. This may include considering the application of the Activity Centre Zone which encourages a wide mix of uses and developments within a centre.
- Continue to improve urban environments/ public realm, including the consideration of how to better connect and integrate poor-performing precincts.
- Support innovative methods of re-use of vacant floorspace that may assist in improving activity levels, such as:
  - Short term use as community display;
  - Encouraging the lowering of rents to provide opportunities for local entrepreneurship;
  - Connecting landlords with start-up businesses and entrepreneurs; and
  - Establishing a register of long-term vacancies, and undertaking an expression of interest for potential tenancies and land owners.
- Promote existing and future commercial developments to attract new investment and improve the quality of the retail offer in the Moe CBD (such as the Moe Plaza).
- Improvements to the quality of the building stock by encouraging the redevelopment of derelict buildings. The use of differential rating could be utilised as one option.
- Develop an action plan for the Moe town centre's night-time to encourage greater vibrancy and on-street activity at night. This may involve events, street-fairs, pop-up bars, and other hospitality and entertainment features.
- Advocate for greater retail diversity to capture some of the market share of the female 45+ demographic.
- Identify opportunities to capture 18-25 year old expenditure such as more entertainment facilities.
- Support mixed-use and office development in appropriate locations to broaden the appeal of the centre and attract a higher level of spending available to retailers.
- Facilitate innovative consultation with businesses, land owners and traders' association representatives to identify opportunities for centres, with appropriate actions and roles identified.
- Facilitate regular information sessions and seminars for businesses on the latest trends in retailing (e.g. technological change, trends in digital marketing, business practices, consumer and competitive trends, creating and maintaining an online presence etc).
- Improve Council officers' awareness of relevant trends in the retail sector by continuing to attending retail industry events and seminars, internal briefings, other forms of information- sharing, and subscribing to retail industry publications (e.g. Inside Retailing, Shopping Centre News).
- Provide greater emphasis on the retail and commercial sector in future revisions of Council's Economic Development Strategy.

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Glossary of terms

Term	*Definition*
Food, Liquor and Groceries (FLG)	Comprises household spending and floorspace involved in the selling of take-home food, groceries and liquor.
Food Catering	Household spending and floorspace associated with cafes, restaurants and take-away food stores.
Dining and Entertainment	Includes items such as: • Caterers • Eating Places, Restaurants • Drinking Places • Fast Food Restaurants • Sporting/Recreation Camps • Government-Licensed Horse/Dog Racing • Motion Picture Theaters • Video Tape Rental Stores • Theatrical Ticket Agencies • Bands, Orchestras • Billiard/Pool Establishments • Bowling Alleys • Sports Clubs/Fields • Golf Courses - Public • Video Game Arcades • Betting/Casino Gambling • Amusement Parks/Carnivals • Country Clubs • Aquariums • Miscellaneous Recreation Services

Transport	Includes items such as: • Commuter Transport Ferries • Bus Lines • Motor Freight Carriers and Trucking - Local and Long Distance Moving and Storage Companies and Local Delivery Services • Courier Services • Public Warehousing and Storage - Farm Products Refrigerated Goods Household Goods and Storage • Tolls/Bridge Fees • Transportation Services (Not Elsewhere Classified) • Motor Vehicle Supplies and New Parts • Mobile Home Dealers • Car and Truck Dealers (New & Used) Sales Service Repairs Parts and Leasing • Car and Truck Dealers (Used Only) Sales Service Repairs Parts and Leasing • Automotive Tire Stores • Automotive Parts and Accessories Stores • Service Stations • Automated Fuel Dispensers • Boat Dealers • Motorcycle Shops / Dealers • Motor Homes Dealers • Snowmobile Dealers • Miscellaneous Auto Dealers • Wrecking and Salvage Yards • Truck Stop • Truck/Utility Trailer Rentals • Parking Lots Garages • Auto Body Repair Shops • Tire Retreading and Repair • Auto Paint Shops • Car Washes • Towing Services

Professional Services	Includes items such as: • Veterinary Services • Agricultural Cooperative • Computer Network Services • Direct Marketing - Insurance Services • Door-To-Door Sales • Direct Marketing - Catalog Merchant • Direct Marketing - Combination Catalog and Retail Merchant • Direct Marketing - Outbound Tele • Direct Marketing - Inbound Tele • Direct Marketing - Subscription • Direct Marketing - Other • Security Brokers/Dealers • Real Estate Agents and Managers - Rentals • Photographic Studios • Tax Preparation Services • Advertising Services • Credit Reporting Agencies • Blueprinting and Photocopying Services • Commercial Photography Art and Graphics • Quick Copy Repro and Blueprint • Secretarial Support Services • Employment/Temp Agencies • Computer Programming • Computer Repair • Consulting Public Relations • Detective Agencies • Equipment Rental • Photo Developing • Miscellaneous Business Services • Dance Hall Studios Schools • Doctors • Dentists / Orthodontists

	• Osteopaths • Chiropractors • Optometrists Ophthalmologist • Opticians Eyeglasses • Opticians Optical Goods and Eyeglasses (no longer valid for first presentments) • Chiropodists Podiatrists • Nursing/Personal Care • Hospitals • Medical and Dental Labs • Medical Services • Legal Services Attorneys • Elementary Secondary Schools • Colleges Universities • Correspondence Schools • Business/Secretarial Schools • Vocational/Trade Schools • Educational Services • Child Care Services • Charitable and Social Service Organizations - Fundraising • Civic Social Fraternal Associations • Automobile Associations • Membership Organizations • Testing Laboratories • Architectural/Surveying Services • Accounting/Bookkeeping Services
Specialised and Luxury Goods	Includes items such as: • Typesetting Plate Making and Related Services • Photographic Photocopy Microfilm Equipment and Supplies • Computers Peripherals and Software

- Medical Dental Ophthalmic and Hospital Equipment and Supplies
- Precious Stones and Metals Watches and Jewelry
- Stationary Office Supplies Printing and Writing Paper
- Drugs Drug Proprietaries and Druggist Sundries
- Books Periodicals and Newspapers
- Florists Supplies Nursery Stock and Flowers
- Miscellaneous General Merchandise
- Furriers and Fur Shops
- Tailors Alterations
- Wig and Toupee Stores
- Electronics Stores
- Music Stores-Musical Instruments Pianos and Sheet Music
- Computer Software Stores
- Record Stores
- Digital Goods: Media Books Movies Music
- Digital Goods: Games
- Digital Goods: Applications (Excludes Games)
- Digital Goods: Large Digital Goods Merchant
- Antique Shops Sales Repairs and Restoration Services
- Drug Stores and Pharmacies
- Used Merchandise and Secondhand Stores
- Antique Shops
- Pawn Shops
- Antique Reproductions
- Bicycle Shops
- Sporting Goods Stores
- Book Stores
- Stationery Stores Office and School Supply Stores

	• Jewelry Stores Watches Clocks and Silverware Stores • Hobby Toy and Game Shops • Camera and Photographic Supply Stores • Luggage and Leather Goods Stores • Sewing Needlework Fabric and Piece Goods Stores • Glassware Crystal Stores • Mail Order Houses Including Catalog Order Stores Book/Record Clubs (No longer permitted for U.S. original presentments) • Artist's Supply and Craft Shops • Art Dealers and Galleries • Stamp and Coin Stores • Religious Goods Stores • Hearing Aids Sales and Supplies • Orthopedic Goods - Prosthetic Devices • Cosmetic Stores • Typewriter Stores • Florists • Cigar Stores and Stands • News Dealers and Newsstands • Pet Shops Pet Food and Supplies • Swimming Pools Sales • Electric Razor Stores • Tent and Awning Shops • Miscellaneous Specialty Retail • Watch/Jewelry Repair • Picture/Video Production
Department Stores and Clothing	Items such as: • Uniforms Commercial Clothing • Commercial Footwear • Discount Stores • Department Stores

- Variety Stores
- Men’s and Boy’s Clothing and Accessories Stores
- Women’s Ready-To-Wear Stores
- Women’s Accessory and Specialty Shops
- Children’s and Infant’s Wear Stores
- Family Clothing Stores
- Sports and Riding Apparel Stores
- Shoe Stores
- Men’s Women’s Clothing Stores
- Miscellaneous Apparel and Accessory Shops

LATROBE CITY COUNCIL

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Service Centres and Libraries

Morwell

Corporate Headquarters
141 Commercial Road, Morwell

Morwell Library
63-65 Elgin Street, Morwell

Moe

Moe Service Centre and Library
1-29 George Street, Moe

Traralgon

Traralgon Service Centre and Library
34-38 Kay Street, Traralgon

Churchill

Churchill Community Hub
9-11 Philip Parade, Churchill

To obtain this information in languages other than English, or in other formats, please contact Latrobe City council on 1300 367 700.