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# Investment Report

## Newcastle / Lower Hunter

### New South Wales



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The City of Newcastle is located in the Hunter Region of New South Wales, about 160 kilometres north of Sydney.

## Why Newcastle?

The City of Newcastle is located in the Hunter Region of New South Wales, around 160 kilometres north of Sydney. The City is predominantly urban, with a population of around 155,000 at 2011. The City is the major centre of the Lower Hunter. The greater Newcastle area (including Maitland, Raymond Terrace, northern Lake Macquarie) is the seventh largest city in Australia with a population over 400,000.

The Newcastle local government area is crossed by the boundaries of three Local Area Land Councils (LALC's):

- Awabakal LALC covers the majority of the Newcastle LGA.
- Worimi LALC covers the Stockton peninsula and areas north of the Hunter River.
- Mindaribba LALC includes the northwest area of the LGA - Beresfield, Tarro, Black Hill and part of Hexham Swamp

- The City contains large areas of industrial and employment use, focussed along the lower reaches of the Hunter River and the port.
- The City is one of Australia's largest ports and is the largest coal exporting port in the world, servicing the coal rich Hunter Valley. The port area and surrounding industrial areas is a significant employment node, with the City containing over 88,000 jobs in 2011.
- Other important industries in the City include Health and Education.
- The City contains the University of Newcastle as well as the John Hunter Hospital, the major trauma hospital servicing northern New South Wales.
- The City is expected to continue to grow in population over the forecast period, catering for demand from new households being created within the Lower Hunter, as well as the movement of young adults for tertiary education and employment opportunities.
- The City plays the role of attracting young adults from both the Lower Hunter and northern New South Wales. Much of this demand is expected to be met in the inner city, as well as areas closest to the University.
- With the variety of residential and rural locations, different areas within the City of Newcastle have developed different roles within the housing market.

# Newcastle: The Facts

## Population Growth

- In 2011, the total population of City of Newcastle was estimated at 154,883 people. It is expected to experience an increase of over 14,300 people to 169,205 by 2026, at an average annual growth rate of 0.59% per annum. This is based on an increase of over 6,600 households during the period, with the average number of persons per household falling from 2.35 to 2.31 by 2026.
- In 2036, the population of the City of Newcastle is forecast to be 180,643, an increase of 25,760 persons (16.63%) from 2011. This represents an average annual growth rate of 0.62%.
- The Census population of the City of Newcastle in 2011 was 148,531, living in 65,939 dwellings with an average household size of 2.3.

## Economy & Employment Growth

- The size of the City of Newcastle's labour force in 2011 was 74,537 persons, of which 26,077 were employed part-time and 42,961 were full time workers.
- Analysis of the employment status (as a percentage of the labour force) in the City of Newcastle in 2011 compared to Regional NSW shows that there was a similar proportion in employment, as well as a similar proportion unemployed. Overall, 94.3% of the labour force was employed (57.0% of the population aged 15+), and 5.7% unemployed (3.5% of the population aged 15+), compared with 93.9% and 6.1% respectively for Regional NSW.
- Between 2006 and 2011 in the City of Newcastle the number of people in the labour force showed an increase of 7,220 persons, or 10.7%.

## Land use

The City of Newcastle is a residential and industrial area, with rural areas in the north-west, and several commercial areas. The local government area encompasses a total land area of nearly 200 square kilometres. The greater Newcastle area is the economic, administrative and cultural centre of the Hunter Region. Shipping is a major industry, with Newcastle being one of the world's largest coal exporting ports.

## Transport

The City of Newcastle is served by the Sydney Newcastle Freeway, the Pacific Highway, the New England Highway, Newcastle Airport and the Newcastle & North Coast railway line.

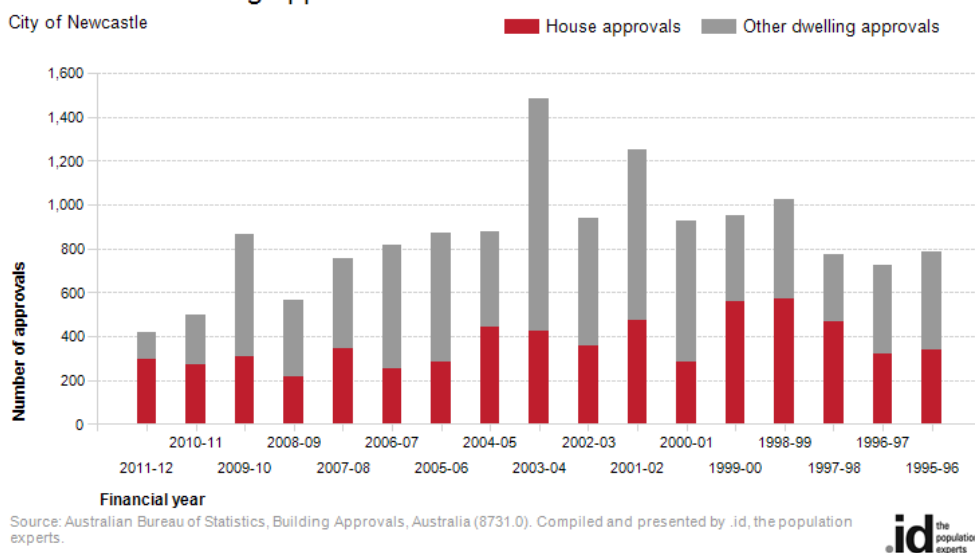
## Major features

Major features of the City include the Newcastle CBD, the Port of Newcastle, Fort Scratchley, Maritime Centre Newcastle, Newcastle Museum, Newcastle Art Gallery, The University of Newcastle, TAFE NSW Hunter Institute, John Hunter Hospital, Hunter Stadium, Westfield Kotara Shopping Centre, King Edward Park, Blackbutt Reserve, Hexham Swamp Nature Reserve, Kooragang Wetlands, Glenrock State Conservation Area, Hunter Wetlands Centre, The Great North Walk, Bathers Way Coastal Walk, the Hunter River and numerous beaches.

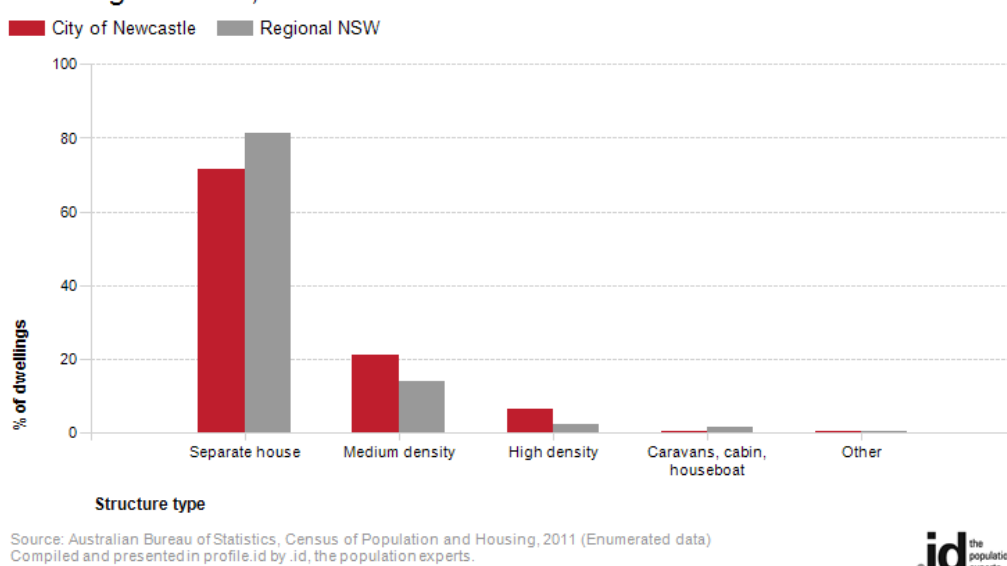
# Housing in Newcastle

- In 2011, the dominant household type in City of Newcastle was Lone person households, which accounted for 29.5% of all households.
- The main changes in household type between 2011 and 2026 are forecast to be:
  - The largest increase is forecast to be in Lone person households, which will increase by 2,755 households, comprising 30.6% of all households, compared to 29.5% in 2011.
  - In contrast Other families is forecast to increase by 27 households, to comprise 2.3% of all households in 2021, compared to 2.4% in 2011.
- In the City of Newcastle 28% of the dwellings are medium or high density, compared to 16% in Regional NSW.

## Residential building approvals



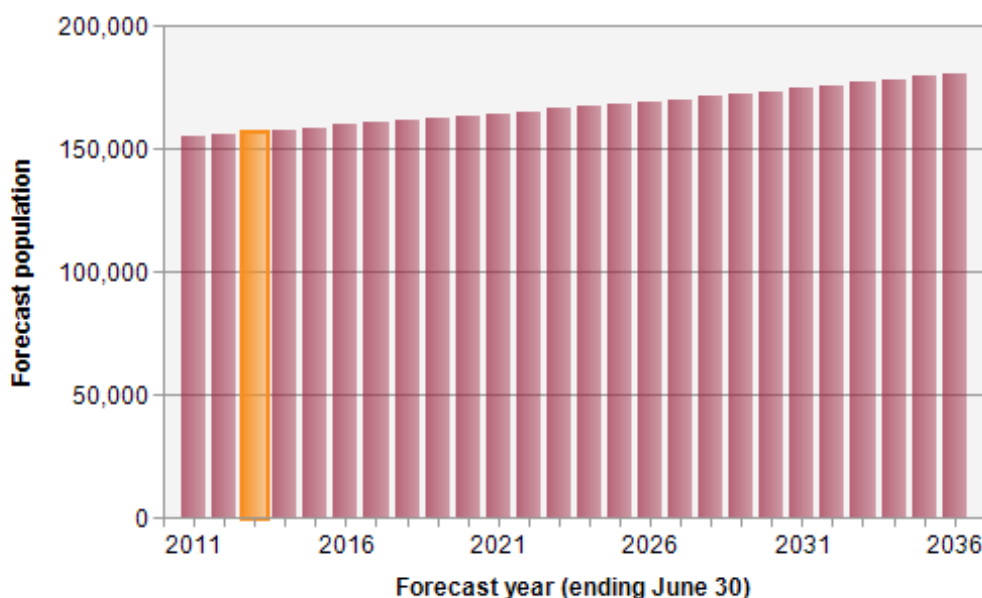
## Dwelling structure, 2011



# Demographics

- Newcastle (2300) is a suburb of Hunter Valley, Newcastle, New South Wales. It is about 117 kms from NSW's capital city of Sydney.
- In the 2011 Census the population of Newcastle is 2,384 and is comprised of 52.5% males and 47.5% females.
- The median/average age of the Newcastle population is 34 years of age, 3 years below the Australian average.
- 72.2% of people living in Newcastle were born in Australia. The other top responses for country of birth were England 2.5%, New Zealand 1.9%, United States of America 1.3%, China 0.9%, India 0.8%.
- 80.1% of people speak English as their first language 1.3% Mandarin, 1.1% Arabic, 0.8% Persian (excluding Dari), 0.7% German, 0.7% Italian.
- The religious make up of Newcastle is 28.6% No Religion, 21.8% Catholic, 18.7% Anglican, 3.9% Uniting Church, 2.8% Presbyterian and Reformed.
- 34.4% of people are married, 51.4% have never married and 7.7% are separated or divorced. There are 77 widowed people living in Newcastle.
- 66.2% of the people living in Newcastle are employed full time, 24.1% are working on a part time basis. Newcastle has an unemployment rate of 5.6%.
- The main occupations of people from Newcastle are Professionals 39.8%, Managers 15.1%, Clerical and Administrative Workers 12.1%, Technicians and Trades Workers 8.8%, Sales Workers 8.7%, Community and Personal Service Workers 8.4%, Labourers 3.7%, Machinery Operators And Drivers 2.2%.
- The median individual income is \$940.00 per week and the median household income is \$1750.00 per week.
- 23.1% of homes are fully owned, and 21% are in the process of being purchased by home loan mortgage. 54.1% of homes are rented.
- The median rent in Newcastle is \$400 per week and the median mortgage repayment is \$2249 per month.

**Forecast population, City of Newcastle**



# Newcastle Industry Growth

## EDUCATION

The University of Newcastle, established in 1965, has a student population of just over 20,000. The University offers over 150 undergraduate and graduate courses.

The University is an exceptional achiever in research with an international reputation for expertise in innovative approaches to teaching and learning. The larger campus at Callaghan lies about 12 kilometres from the Centre of Newcastle and this is where the great majority of the students study.

Currently there are about 1,800 University of Newcastle students studying at Ourimbah on the Central Coast. As a new campus earmarked for growth, this number is expected to grow considerably over the next five years. The University of Newcastle is consistently ranked in the top 10 of 36 universities in Australia for its research effort and outcomes.

The diversity of industry is complemented by world-class education and training institutions with direct links to business. Apart from the University of Newcastle the Hunter Institute of Technology (TAFE) offers over 500 courses and annual enrolments totalling 50,000. There is also a vast array of public and private schools including four grammar schools and a local Agricultural College offering agri-business related courses.

## HEZ - The Hunter Economic Zone – Largest of its kind in Australia

The Hunter Economic Zone boasts a rapidly growing population approaching 1,000,000 people within the Hunter, Newcastle and Central Coast region. It is located only minutes from the Hunter Valley wine region, the city of Newcastle and the NSW central coast beaches, providing diverse residential living. It is strategically located on an axis of electricity, gas, major national highways, rail and optical fibre communications. The Hunter's four power stations provide Australia's highest level of supply reliability at an economical rate; the proposed Sydney to Brisbane high pressure gas pipeline will run directly through the site providing connection for industry and the water supply is sufficient for large water consumers and will be supplemented progressively by on-site reservoirs.

The Hunter Economic Zone will deliver a boost to employment prospects in the region through the creation of an estimated 26,000 jobs that will drive growth and keep the local economy buoyant.

Ullrich Aluminium selected HEZ for its first Australian aluminium extrusion plant due to its proximity to the F3 Freeway, aluminium smelter plants in the region and the site's access to high capacity infrastructure.

HEZ provides Infratil with ready access to resources and infrastructure in a growing region combined with the opportunity to create jobs in a region offering skilled prospective employees. An owner and operator of businesses in the energy, airport and public transport sectors, Infratil has built a power station at HEZ.





## Why Maitland?

**Maitland** is a city in the Lower Hunter Valley of New South Wales, Australia and the seat of Maitland City Council, situated on the Hunter River approximately 166 kilometres (103 mi) by road north of Sydney and 35 km (22 mi) north-west of Newcastle. It is on the New England Highway about 17 km (11 mi) from its start at Hexham.

At the 2011 census) it had approximately 67,478 inhabitants, spread over an area of 390.2 square kilometres (151 sq mi), with most of the population located in a strip along the New England Highway between the suburbs of Rutherford and Metford respectively. The city centre is located on the right bank of the Hunter River, protected from potential flooding by a levee.

Surrounding areas include the cities of Cessnock and Singleton local government areas.

Maitland has many shopping precincts including Stockland Green Hills (East Maitland), (Centro Maitland Hunter Mall) High Street Mall (City Centre), Rutherford, Melbourne Street (East Maitland) and Lawes Street (East Maitland). Morpeth, a suburb of Maitland, is also popular for its fashion boutiques, cafes and speciality shops.



# Maitland: The Facts

## Population Growth

It presents population projections for both statistical local areas (SLAs) and local government areas (LGAs).

The figures show the local areas with the largest population growth will be:

- Maitland (71% growth to 110,300 residents)
- Great Lakes (47% growth to 50,400 residents);
- Cessnock (40% growth to 67,500 residents);
- Port Stephens (39% growth to 87,900 residents); and
- Singleton (39% growth to 31,800 residents).

Maitland, Great Lakes and Cessnock will be the fastest-growing local areas in the State's Hunter region, according to population projections released today by the NSW Government.

## Economy & Employment Growth

- The size of the City of Newcastle's labour force in 2011 was 74,537 persons, of which 26,077 were employed part-time and 42,961 were full time workers.
- Analysis of the employment status (as a percentage of the labour force) in the City of Newcastle in 2011 compared to Regional NSW shows that there was a similar proportion in employment, as well as a similar proportion unemployed. Overall, 94.3% of the labour force was employed (57.0% of the population aged 15+), and 5.7% unemployed (3.5% of the population aged 15+), compared with 93.9% and 6.1% respectively for Regional NSW.
- Between 2006 and 2011 in the City of Newcastle the number of people in the labour force showed an increase of 7,220 persons, or 10.7%.

## Land use

Maitland is a rapidly growing City. Maitland provides a mix of housing opportunities in both rural and residential surrounds, as well as numerous potential Greenfield sites identified for future residential land release up to 2020. The rich alluvial floodplain provides a natural greenbelt between residential areas, and combined with the City's rich history and well preserved historic buildings, provides Maitland with an attractive rural ambiance. The result of this geographical setting is a large number of urban areas, each with their own unique character and identity, which together form the City of Maitland.

## Transport

Maitland is strategically located on the New England Highway, with both the North Coast and Main Northern Railway lines passing through the City

## Major features

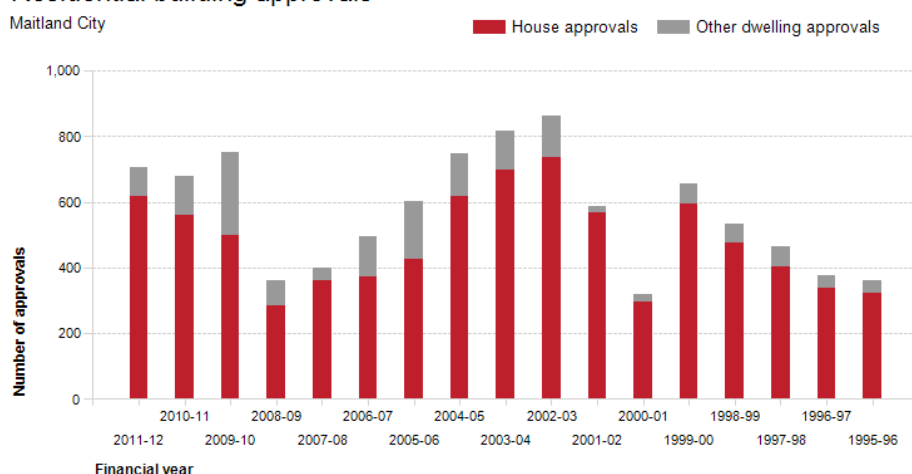
A diverse community with a large number of schools, both public and private, the Maitland Central Business District and Shopping Mall, numerous shopping centres, playgrounds, sporting facilities, community centres, and a city wide network of Libraries, aquatic centres and clubs. There are numerous beautiful historical buildings and precincts within the City such as Town Hall and the new redeveloped Maitland Regional Art Gallery both providing modern facilities and cultural and civic experiences for the community. The City also supports Maitland Hospital, the second largest general hospital in the Hunter Region, a private hospital, and various medical specialist fields. The Mindaribba Local Aboriginal Land Council and Cultural Centre is located at Metford Maitland.

# Housing in Maitland

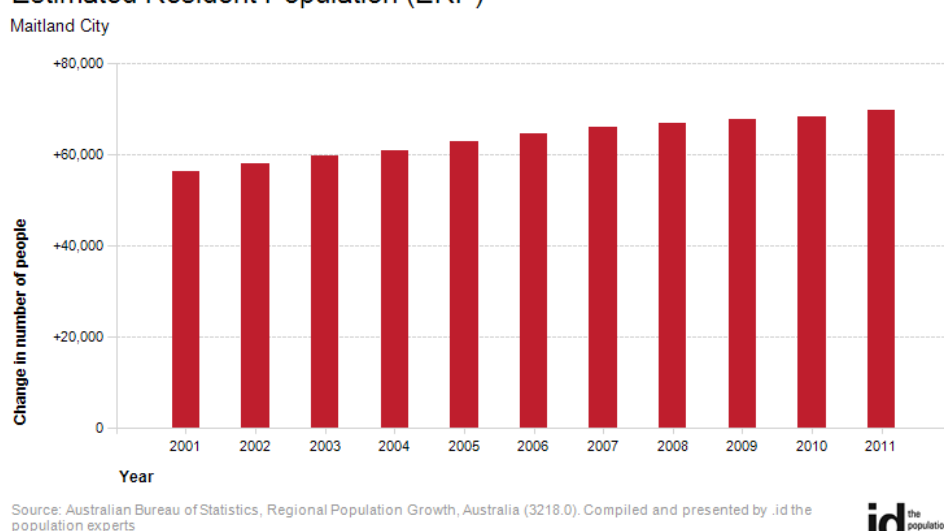
Maitland is located in the Hunter Valley of New South Wales, 2 hours north of Sydney. The City of Maitland covers 396 square kilometres stretching from Woodberry in the east to Tocal in the north, Gillieston Heights to the south and Lochinvar to the west. It is centrally located west of Newcastle, and within close proximity to Port Stephens, the Hunter Valley Wine Country, Newcastle Airport, and the mining industry.

- Maitland was ranked seventh out of 13 hotspots, the only region outside Sydney to have a local area featured on the Housing Industry Association list of hotspots in 2010-2011.
- To qualify as a hotspot, the local area must have population growth exceeding the national rate of 1.4per cent, and have residential building work approvals worth more than \$100million.
- Maitland's recorded population growth was 2.1per cent, with just under \$150million worth of residential building work approved, down 10per cent.
- Cessnock, outer west Newcastle, and Muswellbrook also recorded population growth in excess of the national rate at 1.9, 1.7, and 1.7 respectively.
- In Maitland City there were 706 residential buildings approved to be built in the financial year 2011-12.

## Residential building approvals



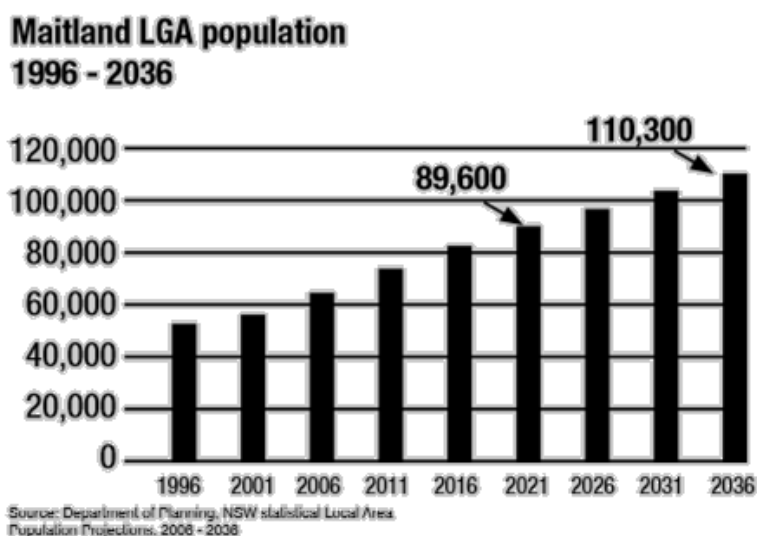
## Estimated Resident Population (ERP)



# Demographics

- Maitland (2320) is a suburb of Hunter Valley, Lower Hunter Valley, New South Wales. It is about 130 kms from NSW's capital city of Sydney.
- In the 2011 Census the population of Maitland is 1,833 and is comprised of 49.8% males and 50.2% females.
- The median/average age of the Maitland population is 41 years of age, 4 years above the Australian average.
- 82.6% of people living in Maitland were born in Australia. The other top responses for country of birth were England 1.6%, New Zealand 0.9%, Germany 0.7%, Scotland 0.5%, China 0.5%.
- 88.9% of people speak English as their first language 0.5% German, 0.5% Thai, 0.4% Bengali, 0.3% Cantonese, 0.3% Greek.
- The religious make up of Maitland is 27.9% Catholic, 25.5% Anglican, 17.7% No Religion, 5% Uniting Church, 2.9% Presbyterian and Reformed.
- 31.5% of people are married, 39.6% have never married and 13.5% are separated or divorced. There are 166 widowed people living in Maitland.
- 58.6% of the people living in Maitland are employed full time, 28.1% are working on a part time basis. Maitland has an unemployment rate of 7.3%.
- The main occupations of people from Maitland are Professionals 19.1%, Technicians and Trades Workers 17.2%, Labourers 11.8%, Clerical and Administrative Workers 11.5%, Managers 10.9%, Community and Personal Service Workers 10.7%, Sales Workers 8.3%, Machinery Operators and Drivers 8%.
- The median individual income is \$468.00 per week and the median household income is \$933.00 per week.
- 30.9% of homes are fully owned, and 29.1% are in the process of being purchased by home loan mortgage. 37.1% of homes are rented.
- The median rent in Maitland is \$210 per week and the median mortgage repayment is \$1500 per month.

<http://localstats.qpzm.com.au/stats/nsw/hunter-valley/lower-hunter-valley/maitland>





## Why Lower Hunter / Cessnock?

Cessnock is the eastern gateway to New South Wales' magnificent Hunter Valley Wine Country, renowned for its world famous wineries. The Cessnock region, 90 minutes drive north of Sydney, includes the magnificent Watagan State Forest and the rugged beauty of the Brokenback Range; it is in the shadows of these spectacular hills that the famous Hunter Valley Wine Country has developed. The Cessnock area takes in over 20 towns and villages, many of which were founded by pioneer settlers who came to the Hunter over 150 years ago.

The extension and eventual completion of the F3 Freeway, created a property and tourism boom during the 1990s. For the past 10 ten years the area has enjoyed vast growth in rural & residential housing markets, as well as small cottages and farms used principally as weekend retreats. Cessnock has begun to develop other tourist ventures beyond the wine industry such as championship golf courses, hot air ballooning, sky-diving, and guest house accommodation.

The tiny area of Bellbird is located just south of Cessnock and immediately east of Mt View and is about 112kms from Sydney. Bellbird is mainly residential and is surrounded by farmland, vines and stunning scenery over the Hunter Valley.



# Cessnock: The Facts

## Population Growth

- **Population: 48,985**
- **Location: Area: 1,966 square km**
- 154 km (96 mi) N of Sydney
- 52 km (32 mi) W of Newcastle
- 27 km (17 mi) SW of Maitland

## Cessnock - Medium growth population projections 2011 – 2026 Actual

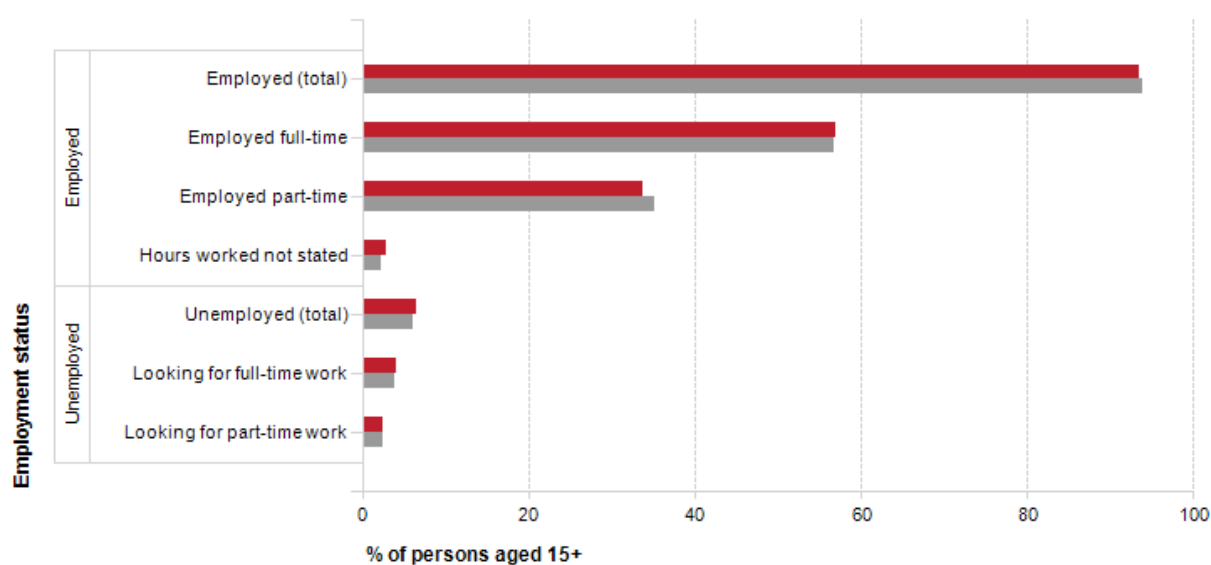
Projections	2006	2011	2016	2021	2026	
Cessnock	46,206	47,726	49,108	50,410	51,710	0.56%

## Economy & Employment Growth

- population growth of 1.9%, exceeding the national rate of 1.4%
- Cessnock's workforce is 93% increase from 17,976 to 20,887
- Employment in Brisbane by 2026 is forecasted to grow much faster than population,

## Employment status, 2011

■ Cessnock City ■ Regional NSW



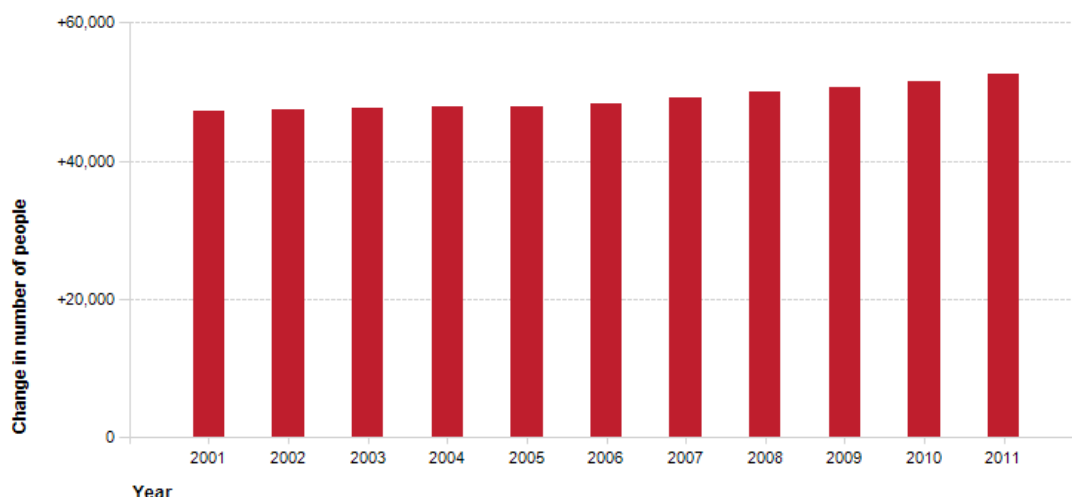
Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 (Usual residence data)  
Compiled and presented in profile.id by .id, the population experts.

# Demographics

- Cessnock (2325) is a suburb of Hunter Valley, Lower Hunter Valley, New South Wales. It is about 116 km from NSW's capital city of Sydney.
- In the 2011 Census the population of Cessnock is 13,673 and is comprised of 48.9% males and 51.1% females.
- The median/average age of the Cessnock population is 39 years of age, 2 years above the Australian average.
- 86.9% of people living in Cessnock were born in Australia. The other top responses for country of birth were England 1.6%, New Zealand 1%, Scotland 0.6%, Philippines 0.3%, and Germany 0.3%.
- 89.4% of people speak English as their first language 0.1% Tagalog, 0.1% German, 0.1% Filipino, 0.1% Cantonese, 0.1% Spanish.
- The religious make up of Cessnock is 31.4% Anglican, 20.7% Catholic, 16.2% No Religion, 7.4% Uniting Church, 5.2% Presbyterian and Reformed.
- 41.8% of people are married, 35.6% have never married and 9.4% are separated or divorced. There are 1 widowed people living in Cessnock.
- 55.6% of the people living in Cessnock are employed full time, 30.4% are working on a part time basis. Cessnock has an unemployment rate of 7.3%.
- The main occupations of people from Cessnock are Technicians and Trades Workers 17.9%, Labourers 14.2%, Machinery Operators And Drivers 13.6%, Community and Personal Service Workers 12%, Sales Workers 11.5%, Clerical and Administrative Workers 10.4%, Professionals 10.3%, Managers 8.3%.
- The median individual income is \$426.00 per week and the median household income is \$870.00 per week.
- 33.1% of homes are fully owned, and 28.3% are in the process of being purchased by home loan mortgage. 34% of homes are rented.
- The median rent in Cessnock is \$210 per week and the median mortgage repayment is \$1500 per month.

## Estimated Resident Population (ERP)

Cessnock City



Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0). Compiled and presented by .id the population experts

# Housing Growth for Cessnock

Around 53,000 people live within the 1,970 square km area of Cessnock City, the majority concentrated in urban zones between the CBD's of Cessnock, Branxton and Kurri Kurri. According to the Housing Industry Association Ltd's Population and Residential Building Hotspots report 2010/11, Cessnock local government area recorded an annual population growth of 1.9%, exceeding the national rate of 1.4%. The recent 2011 Census release also substantiates Cessnock local government area's population growth when compared with 2006 and 2001.

The nature of settlement across Cessnock Local Government Area is set to change in the long term with the proposed Huntlee town development near Branxton (over 20,000 people) and emerging Greenfield developments. In terms of planning for future development the Lower Hunter Regional Strategy (2006-2031) identifies Cessnock as a major regional centre and proposes to double the population of the Cessnock LGA. The projections are for 21,700 new dwellings to largely be achieved through significant green field residential land rezoning.

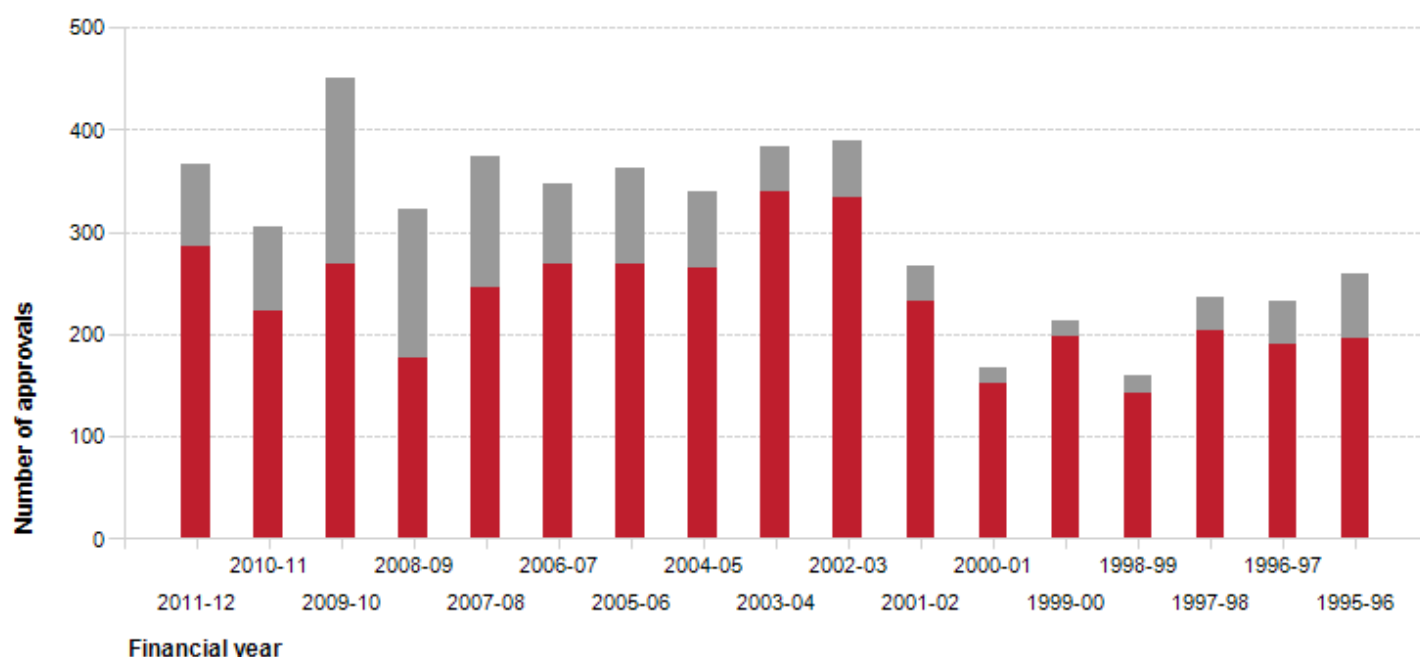
Over the last five years Council has approved 7100 allotments for residential purposes. The major release area where planning is well advanced are Bellbird (3,500 new dwellings), Greta (1364 new dwellings) and Cliftleigh (977 new dwellings). This is in addition to the Branxton-Huntlee area (Cessnock and Singleton Councils), where a concept plan for a total 7200 new residential dwellings and up to 300 rural-residential lots have been approved by the Department of Planning and Infrastructure.

Source: <http://www.cessnock.nsw.gov.au>

## Residential building approvals

Cessnock City

House approvals Other dwelling approvals



Source: Australian Bureau of Statistics, Building Approvals, Australia (8731.0). Compiled and presented by .id, the population experts.

**.id**  
the population experts

# Hunter Valley/ Cessnock Industry Growth

## MINING

Whilst our communities were built on mining, this has been significantly reduced within the Cessnock local government area, with much of this industry moving north. Austar Coal Mine is a deep underground coal mine located approximately 10km south west of Cessnock. Xstrata West Wallsend Colliery is an underground coal mining operation located near the eastern local government area border, and the Bloomfield Colliery Open Cut is located south of nearby East Maitland and is one of the Hunter Valley's oldest continuous running open cut operations. The Donaldson Open Cut Mine is located approximately 25km from the Port of Newcastle, on a mining lease contained within both Maitland and Cessnock Council areas.



## WINE

The Hunter Valley's Wine Industry employs over 7000 people with over \$500 million spent annually within the local area and industry. The Hunter Valley brand is recognised in the world of wine as one of the top 3 regional wine brands in Australia. In 2009, the Hunter Valley wine region produced 26,411 tonnes of Wine Grapes, equivalent to about 1.9 million cases. Cessnock Local Government Area boasts many of the Hunter Valley's eminent subregions including Mount View, Lovedale, Pokolbin, Rothbury and North Rothbury.



## TOURISM

The Hunter Valley is NSW's second most visited Tourism destination after Sydney. The region is also Australia's oldest wine producing region and Australia's top wine tourism destination attracting around 2.5 million overnight visitors each year. Wine Tourism in the Hunter Valley is estimated to be worth \$521 million supporting just under 3000 jobs. The flow on effect of tourism spending and investment is estimated at approximately \$227 million.



## MANUFACTURING

Explosive Manufacturer, Orica Explosives is a major employer in the local government area. A number of manufacturing, engineering and mining support businesses contribute significantly to local employment. Weston Aluminium process and recycle aluminium by-products in an environmentally efficient and responsible manner. Weston Aluminium manufactures de-oxidants and ingots from recovered aluminium metal. The residual non metallic particles are manufactured into various products for the steel and cement industries.

Cessnock City has the potential to attract and support service industries such as :

- Mining support services such as engineering, equipment, maintenance, freight
- Wine support services such as specialised transport, materials handling and packaging
- Medical services and research
- Aluminium fabrication and downstream processing
- Agribusiness, including processing, packaging, research
- Transport and distribution
- Recycling and sustainable development industries
- Rural and farmgate industries





## Newcastle and Lower Hunter Region



Including:

- Newcastle
- Cessnock
- Maitland

# Infrastructure spending for the Region

## Economic Development Objectives:

- Support creation of local long term and stable employment opportunities
- Enable and encourage diverse and long term appropriate investment in our economy (built, environment, human)
- Attract business, government and industry to establish or expand locally to mitigate reliance on dominant industries
- Promote ongoing investment in a skilled workforce
- Strengthen the local economy and improve resilience through recognising the need to enhance Cessnock local government area's amenity, image and quality of life
- Develop mutually beneficial cooperative partnerships across the community
- Respond and adapt appropriately to changes within our economy and recognise future opportunities
- 

Source: <http://www.cessnock.nsw.gov.au>

## NSW Government Infrastructure Plans

The NSW Department of Planning has developed a draft plan to streamline the contributions process for regional infrastructure in the Lower Hunter region.

The plan is proposed for those non-urban lands that are rezoned to residential and industrial purposes. It will fund a wide range of road, education, emergency services, health and regional open space infrastructure.

It is proposed to introduce a uniform special infrastructure contribution scheme to replace the current process where contributions are negotiated site-by-site. The aim is to reduce costs and delays, and promote long-term infrastructure planning.

The NSW government anticipates that up to 130,000 extra residents will be living in the Lower Hunter by 2031, which will create a need for about 75,000 new homes.

<http://www.planning.nsw.gov.au/tabid/205/ctl/View/mid/1408/ID/37/language/en-US/Default.aspx>



# Key Statistics for the Lower Hunter Region

Below are some key statistics for the Lower Hunter Region projected growth:

**22,500:**

the growth in the Lower Hunter population in the last five years

**670,000:**

projected population by 2031, up from 540,000 in 2011

**24%:**

the proportion of the population who will be 65 or older by 2031

**11,000:**

the number of new dwellings built in the last five years

**35,000:**

the number of lots rezoned for housing in the last five years

**25%:**

the proportion of new housing located in new release areas over the last five years

**75%:**

the proportion of new housing located in existing areas over the last five years

**293,000:**

the number of people employed in the Lower Hunter in 2011

**3%:**

the rate of jobs growth in the past decade, compared to two per cent for NSW over the same period

**4.5%:**

the current unemployment rate in the Lower Hunter

# Economy of Lower Hunter & Newcastle

The Lower Hunter contributes to the global competitiveness of the Greater Metropolitan Region, with the Newcastle City Centre the largest and most diversified city centre outside of the Sydney Basin. The Region also contains the capacity for the ongoing growth of employment opportunities due to its extensive employment lands and existing infrastructure. The Region accounts for 14 per cent of Australia's total exports sent to international markets through the Port of Newcastle.

In addition, it is Australia's largest port in bulk terms and the world's largest coal exporting port. Projected economic activity in the Lower Hunter, together with that in the Illawarra and Western Sydney, is recognised as providing a significant number of new industries and workforce that will substantially drive economic growth in NSW.

The Region has a high level of employment self sufficiency (a high percentage of employees residing within the local government area where they work). The Lower Hunter also has strong economic links with adjoining regions, including the Central Coast, Mid-North Coast and Upper Hunter, as well as being connected to national and international economies through the port and the Newcastle Airport.

Recently, the Lower Hunter has enjoyed strong job growth and a matching reduction in unemployment rates. The majority of new jobs have been generated in the tertiary sectors, such as health, education, financial and personal services, as well as tourism. This trend is expected to continue and strengthen such that in the future much of the jobs growth is expected to be in the tertiary sectors and of a type appropriately located in the Region's major centres. Traditional industrial land will, however, remain very important to the regional economy as the Region capitalises on the opportunities presented by its geographical location, existing infrastructure and skills base. Ensuring that ongoing capacity is provided for both new and traditional job opportunities for the growing population is an important focus of the Regional Strategy.

The economic challenges for the Region are to:

- maximise the economic opportunities associated with the Region's competitive advantages, in particular its economic infrastructure and specialised centres
- ensure sufficient employment lands are available in appropriate locations, including within centres and as traditional industrial land, to provide sufficient capacity to accommodate growth in existing and emerging industries and businesses
- maintain or improve the employment self sufficiency of the Region
- ensure activity within the Lower Hunter complements rather than competes with the economies and communities of adjoining regions





## Newcastle economy gets top marks in NSW

Published:

12 Jan 2012

Author:

Property Council

Source:

Property Council of Australia

The weight of world economic woes is acting as a drag on optimism for the State's property sector as it heads into 2012, a new survey has revealed.

The Property Council of Australia-ANZ Property Industry Confidence Survey polled 2800 property industry professionals across all Australian states and territories in December 2011.

The survey reveals that NSW's high exposure to turbulent global financial markets is dampening the mood of the property sector.

Despite the gloom, Newcastle again topped the state in terms of confidence in the local economy. 31% believed conditions would improve for Newcastle over the next 12 months, while 41% said they would stay the same.

There are some worrying signs for our nearest neighbours with the Central Coast figures showing only 10% thought things would improve and a massive 43% predicting a deteriorating economy.

NSW Regional Director – Hunter, Andrew Fletcher says: "There is no doubt our local economy is somewhat insulated by a strong resources sector."

"But if you look around the region, there are other major projects giving confidence."

"The Hunter Expressway is steaming ahead and will connect communities in new ways, the Huntlee development is back on track, the CBD rail line is firmly on the Government's agenda and the path is now clear for private investment in Newcastle Airport."

"A high priority now is a strong Regional Plan that coordinates planning across Government and ensures these opportunities for economic growth are maximised."

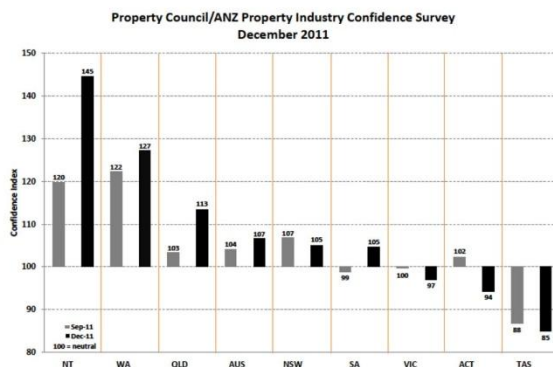
Fletcher warns that confidence could also evaporate without critical infrastructure spending.

"The Hunter is expected to generate 15% of the new mining tax revenue and we need to ensure we get our fair share from the Regional Infrastructure Fund."

"The property sector is critical to the Hunter's prosperity as it provides 12% of all jobs and directly contributes \$3.6 billion to regional economic growth."

Media contact:

Andrew Fletcher, NSW Regional Director – Hunter, 0407 410 017



<http://www.propertyoz.com.au/Article/NewsDetail.aspx?id=5175>

# NEWCASTLE HERALD

## YOUR SAY YOUR WAY: Economy and jobs

March 9, 2013, 2 p.m.

THE NSW government wants you to have your say on the future of the Lower Hunter, where an estimated 670,000 people will live by 2031.

Yesterday you joined our online discussion about housing in the region, and today we talk about the economy and jobs. On Monday, our conversation turns to transport.

According to the Lower Hunter discussion paper released by Planning Minister Brad Hazzard yesterday, the Lower Hunter employed 293,000 people in 2011, and jobs have grown at 3per cent in the past decade compared with 2per cent for the rest of the state.

The economy is underpinned by access to coal; natural water resources; a productive agricultural sector; a strong, diverse and innovative manufacturing sector; and a progressive business culture. And though it will continue to be driven by the port, airport, coal industry, power generation and tertiary and service sectors, its long-term resilience and stability will rely on further diversification.

The \$350-million Hunter Infrastructure and Investment Fund is expected to provide a strong basis on which to build, the document said.

Some questions to consider:

- ☒ How can our economy be productive and sustainable?
- ☒ How can jobs be created across the region?
- ☒ How can infrastructure investment promote economic growth?
- ☒ How can emerging industries such as sustainable energy be supported?
- ☒ Should land around the port, Newcastle Airport and Newcastle University be preserved to encourage economic clusters?
- ☒ Where should industrial clusters be?

The state government's Lower Hunter discussion paper predicts that 75,000 new homes will be needed by 2031 to accommodate the 670,000 people who will be living in the region at that time. Helen Gregory and Glenda Kwek explore one aspect of home ownership: interest rates.

HUNTER families are choosing to lock in fixed rates on their home loans, with lenders reporting a spike in the number of cost-conscious borrowers opting for cut-price mortgages. Alyssa White and Simon Borri got their Newcastle Permanent loan on March 1 to buy Ms White's childhood home in Merewether Heights. They found their five-year term rate of 5.68per cent was lower than most of the banks' comparable variable rates.

"We're a single-income family at the moment so it makes more sense to have that security to know what we're paying for the next five years," said Ms White, who is national publication project manager for the Cancer Council.

"I remember my dad having to pay a mortgage when it was up around 17per cent.

"I think with the economic climate at the moment there's no guarantees, really, and you'd be foolish not to take advantage of how low it is and try to lock it in, because it has to go up eventually."

Mortgage rates are at their lowest levels in two decades, with many lenders in recent months cutting their two-year fixed-rate home loans to below 5per cent in a bid to attract prudent borrowers.

Kirsty Lamont of comparison site Mozo said inquiries for fixed-rate loans had tripled since December last year, when the Reserve Bank decided to cut interest rates to 3per cent, a low previously reached in the aftermath of the global financial crisis.

In October last year the Greater Building Society became the first lender in Australia to take fixed rates back under 5per cent and now offers its fixed rate of 4.99per cent on one- and two-year terms.

# NEWCASTLE HERALD

A spokesman said about 17per cent of the Greater's home loans were fixed-rate loans before October, but this had since risen to about 22per cent.

A spokesman for Newcastle Permanent said it had also seen a gradual increase in the proportion of its fixed-rate loans from an average of 15per cent to about 20per cent since the start of February.

The spokesman said this was largely due to an increase of new customers, as opposed to existing customers, switching from variable rate to fixed-rate loans.

The Permanent's two-year fixed- rate loan at 4.94per cent is now its most popular fixed-rate product.

Of its fixed-rate customers, about 20per cent have chosen to "hedge their bets" with a split loan and also pay a variable rate for a portion of their mortgage.

A spokeswoman for the Commonwealth Bank said about a quarter of its clients had taken up fixed-rate loans, with about 80per cent selecting the two-year fixed- rate loan at 4.99per cent.

A spokesman for NAB said the bank – which lowered its two-year fixed-term rate to 4.99per cent last month – had seen an increase in demand for the package.

ANZ and Maitland Mutual said they had not registered any lift in demand for their fixed-rate loans.

<http://www.theherald.com.au/story/1352977/your-say-your-way-economy-and-jobs/>

# THE Advertiser

## It's official, Cessnock's an investment hot spot

By Haley Sheridan Feb. 6, 2013, 9 a.m.



Cessnock and the Hunter Valley have been included on a list of the top property investment hot spots across Australia.

The areas were also listed in the top 11 “suburbs” in NSW and were included in a list of 50 suburbs and regional centres in Smart Property Investment Magazine’s latest report.

The 2013 Fast 50 investor hot spots were selected based on key attributes including population growth, demand for housing, income levels, employment vacancy rates, capital growth and current gross rental yields. The report says Cessnock is an “ideal location” for mining families and investors.

“In 2006, population growth was predicted at 0.5 per cent per annum, but this has already grown to 1.95 per cent in 2011, an indication this area is already expanding above expectation,” Fast 50 contributor, Property Investment Professionals of Australia director Margaret Lomas said.

“Mining is the key, and while Cessnock itself is not a mining town, its proximity to the \$21 billion Hunter Valley mining activity makes it an ideal choice.”

The Hunter Valley’s mining boom and tourism industries are expected to see property prices surge in the years ahead, according to contributor Louis Christopher.

“The Hunter Valley has seen a pick up in domestic tourism and increased employment due to the supporting coal industry, which doesn’t appear to be slowing down,” he said.

Cessnock real estate agent and councillor Bryce Gibson said he was not surprised that Cessnock was named on the short list.

“It has justified something I’ve known for a fair while...that Cessnock is a stable, great place to invest,” Cr. Gibson said.

“Cessnock offers a variety of industries for employment including mining and hospitality which makes the area an ongoing popular spot for renters which makes property investment all the more attractive.

“The new Hunter Expressway also means that residents will have fantastic access to the wider Hunter region including centres such as Newcastle and Maitland.

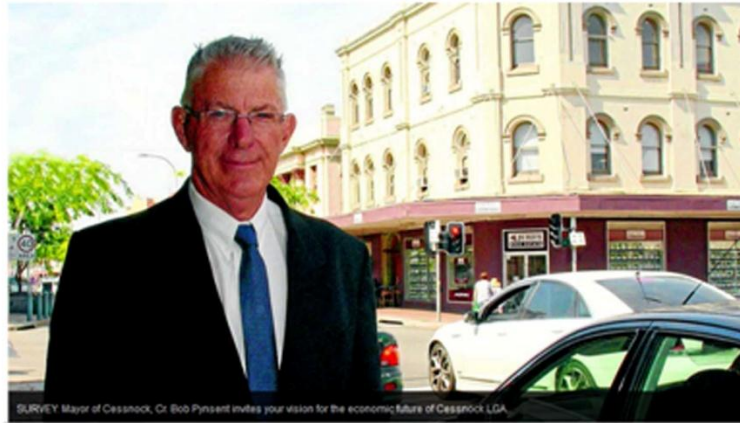
“Cessnock residents, whether home owners or renters, can take advantage of easy access to the region’s major centres while not paying the premium that both Newcastle and Maitland demand for property prices and rents.”

Cr. Gibson said he is confident Cessnock can overtake Maitland as the fastest-growing regional centre in NSW. Other NSW towns and regions in the Fast 50 included Bathurst, Blacktown, Box Hill, Dubbo, Gunnedah, Ingleburn, Macquarie Fields, Newcastle and Penrith.

# THE Advertiser

## Have your say on Cessnock City's economy

Dec. 19, 2012, 12:27 p.m.



The long term economic future of the Cessnock local government area will be the subject of a new study commissioned by Cessnock City Council.

"The study will look at the city's economy at all levels, from big to small business and across all industry sectors," Mayor of Cessnock, Cr. Bob Pynsent said.

"I encourage everyone, residents and business people, to get involved by completing the surveys council is conducting throughout December, January and February.

"With our population expected to double within the next 20 or so years, and with changes to our economy resulting from closing businesses, the city has many challenges as well as opportunities.

"In particular, the study will be looking at all of the city's strengths, such as its strong tourism and wine industry, its many skilled trades workers and manufacturers, its many innovative small businesses such as exotic plant nurseries, boutique food manufacturers, artists and artisans, retail businesses, and professional and human services.

"The key to our economic future will be in expanding what we have, and in our ability to anticipate and embrace change," Cr. Pynsent said.

Councillors met with the consultants in late November and provided a range of ideas relating to opportunities for the city and some challenges the city currently faces and may face in the future.

The briefing with councillors signified the start of the process which will include a business expansion and retention survey, as well as a community survey. This will be followed by consultation with business and industry sectors, as well as public forums to be held in February next year following the holiday season. Everyone will have the opportunity to have their say.

The business and community surveys are available to be completed on the council's website. Go to [www.cessnock.nsw.gov.au/economicdevelopment](http://www.cessnock.nsw.gov.au/economicdevelopment) and click on either the business or community survey.

## Infrastructure and mining make Hunter region a good place for investment

By Jo Chivers  
Thursday, 01 September 2011

I'm often asked why I continue to focus my developing efforts in the Hunter region of New South Wales. Good question. It's been nine years since we started working in the area, and I continue to be amazed at the research we uncover. When you are a developer you need to understand the dynamics of the areas you will invest in. As I'm sourcing sites and project managing developments for my clients, I need to be sure that the projects will be in the right locations. So I'll explain a few of the reasons why the Hunter continues to be my shining star.

Firstly, the Hunter region is currently feeling the pressure from the much-publicised "lack of housing" situation in Australia. My agents are telling me the same story over and over. "Jo," they say, "We can't get enough quality rental stock, hurry up and finish that development, would you!"

One of the reasons we are seeing rental markets in the Lower Hunter continue to tighten is the billions of dollars' worth of infrastructure projects currently underway which is creating hundreds of jobs for both local and new residents. One three-bedroom house that Property Bloom renovated as part of the overall development a few months ago in Stanford Merthyr, a suburb in Cessnock, was purchased for \$210,000 and was rented quickly for \$325 per week to contractors working on the Hunter Expressway. The Newcastle Herald reports that there are 133 major projects worth \$2.61 billion under way in the past year, with the majority taking place in the Cessnock local government area.

In Muswellbrook, Property Bloom has gained approval for dual-occupancy projects, and we are about to start building. Each time I update my feasibility the rental estimates increase. These clients will end up with close to an 8% gross yield and create a large amount in equity by developing in this town. Here, it's the mining industry that is contributing to the desperate cry for housing, with employees moving to the town from all over Australia and even from New Zealand. Several mines are undergoing expansion in Muswellbrook. Contractors come to the area to work on the development works and then once the expansions are complete they will be replaced by full-time workers as the mines increase their capacity.

John Boyle of John Boyle Real Estate in Muswellbrook reports: "We have limited land releases available for the amount of growth in the area. This growth is mainly coming from construction employees who are working on infrastructure in the area and mining support and services."

"We have only six homes for rent at the moment. Before the homes are completed, they have been rented. We need the developers to get a move on and finish their developments," Boyle says.

This lack of housing is ticking all the boxes and bringing investors to the area, as they can see the potential growth destined for this area. BIS Shrapnel expects median house prices to rise a further 18% by 2014.

Leading Australian construction analyst Cordell Information reports there are 310 major civil projects in the pipeline for the region, with most of those planned for the Newcastle LGA. The boom is being led by Upper Hunter mine expansion and earthworks, major road and rail projects and BHP site remediation work.

With Maitland the fastest-growing inland town of NSW over the past few years, we are always looking for potential sites in this area. We recently found a 2,000-square-metre piece of land where we'll be building six villas for our client. This area is earmarked by the council for ongoing growth, and Maitland has all the facilities you need in a town to support the fast growing population increase.

Todd Fisher from LJ Hooker Maitland says the lack of housing for current and potential employees is distressing. "I feel sorry for tenants, as there is a 1% vacancy rate. It is not unusual for us to have 50+ people at an open house. It is unbelievable," Fisher says.

"The mining industry is bringing in a lot of new blood especially from Western Australia, Queensland and New Zealand."

To top it all off, there is the most beautiful tourist attraction in the form of the vineyards and rolling green countryside that makes up the Hunter Valley. In addition to the wine industry, we see tourism growing substantially from the ongoing famous concerts in the vineyards, where international artists such as Elton John, Fleetwood Mac, Meatloaf, Dolly Parton, Rod Stewart to name a few come to perform. In addition there are spa, health and golf resorts and large five-star hotel chains that have launched into what was not long ago a bed & breakfast market.

For me, the main sparkle for this region is affordability. It's one of the important factors that will drive the region in the short term, with a median price well under all our capital cities, the Hunter will continue to shine on.

Jo Chivers is director of Property Bloom, which manages property development.

<http://www.propertyobserver.com.au/developments/infrastructure-and-mining-make-hunter-region-a-good-place-for-investment/2011083151377>

## Lower Hunter festivals boost economies

By DONNA SHARPE  
Sept. 19, 2012, 9:13 p.m.

THE Lower Hunter is reaping the benefits of events and festivals, with an estimated \$700 million filtering into the local economies over the past 12 months.  
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Newcastle, Lake Macquarie, Cessnock, Maitland and Port Stephens councils are all reporting healthy returns from their events, with Cessnock the big winner, reporting a \$520.6 million injection into its economy.

Tourism Hunter marketing manager Jo Thomas said tourism was worth \$1.57 billion to the Hunter region's economy annually and employed more than 12,000 people directly.

"Events across the region bring great economic benefits to the Hunter as the consumer spend filters through to food and beverage, accommodation providers, fuel purchase, retail outlets and transport providers, to name a few," she said.

Hunter Valley wine Country Tourism executive manager Dean Gorddard said the Hunter region received 5.4 million day visitors every year.

"Events and festivals draw off peak visitation and contribute to Cessnock local government area's visitor economy," he said.

"Direct tourism spending accounted for an estimated \$285.71 million, with 1862 jobs directly generated by tourism," Mr Gorddard said.

"The total impact from tourism and wine spending and investments is an incredible \$520.6 million across the Cessnock local government area, including Broke," he said.

Newcastle City Council's major tourism event developer Mark Stratford said the estimated visitor spend in the Newcastle local government area this year was \$60 million.

March had been particularly successful because a number of events, including Newcastle Show, had happened on the same weekend.  
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"That weekend alone pulled in about \$25 million," Mr Stratford said.

Maitland notched up \$52 million through events like the Bitter and Twisted Beer Festival, Taste and Aroma festivals and Steamfest.

A spokeswoman for Port Stephens council said two sporting events brought in \$625,000 between them.

<http://www.theherald.com.au/story/346628/lower-hunter-festivals-boost-economies/>

## OPINION: Bigger and better for Maitland is a priority

Sept. 24, 2012, 9 p.m.

HERITAGE, pride and a unique sense of local identity - they are strong foundations for any community, and none more than the city of Maitland.

As one of the fastest growing inland cities in Australia, it is clear Maitland has a lot to offer.

The increasing population is both an opportunity and a challenge. There is no doubt that a growing population places pressure on our environment, transport and a range of services.

However, it also brings with it opportunities for dynamic initiatives to evolve new, exciting and connected communities.

Over the past two years, council worked with the community to develop "Maitland 2021".

The publication of this 10-year community-based plan was a key element in meeting the requirements of integrated planning and reporting reforms introduced by the state government.

As a leader and advocate for the Maitland community, the conversations and collaboration witnessed during its development reinforced to me the fantastic city we have, the passion and pride of our residents, and the dedication of our staff and councillors.

Maitland 2021 captures the opportunities and challenges we face, setting out what our community would like to be, and the steps we can take to get there.

The plan is a way forward for council, the state government, community groups, non-government organisations, businesses and individuals - all based on the fundamental premise that "together, we make Maitland".

This is our plan for the next 10 years, and a plan I am proud to lead and champion over the coming term of council.

As mayor, my priorities will include the revitalisation of central Maitland.

We are well under way with the redesign of our Heritage Mall, which will result in the introduction of a one-way flow of traffic, an overhaul of its appearance and improved connections to the adjoining banks of the Hunter River.

We continue to collaborate with local businesses and community representatives on the design of the space, with work anticipated on the ground in 2013.

While the mall redevelopment is perhaps the most high-profile current project in our CBD, the federal government has also announced our city's success under the Building Better Regional Cities program.

A commitment has been made to fund the improvement of our inner-city street network and upgraded transport hub at Maitland station, all designed to encourage infill housing development.

We will be making decisions also on a range of council services in the inner city, including a new or refurbished administration centre, central library and town hall.

An easing of planning restrictions and this significant public investment, coupled with the resurgence of business investment in new shops, bars and restaurants is setting the stage for a revival in inner-city living.

Our aim is to see our inner-city population return to the pre-1955 flood levels of about 5000 people.

In May, the council adopted a strategy for the provision of aquatic services across the city, and this will see Maitland pool remain as the primary city-wide facility.

# NEWCASTLE HERALD

Our goal is to see the location enhanced with a pool available for swimming year-round. A heated pool is something we will pursue over the next four years, as we assess funding options.

Looking more broadly across the local government area, we face the challenge of reducing our reliance on landfill. We are committed to the development and implementation of a new waste strategy over the next few years.

Our present landfill site is approaching capacity and our goal is to balance the social, environmental and financial impacts of waste management for the future.

This is a complex area, with the cost of waste management heavily affected by the state government's waste levy and the federal government's carbon tax.

Sharing information on the challenges we face is one component of our communications and engagement programs. We continue to be committed to providing our residents with genuine opportunities to have their say on policies and plans, through face-to-face sessions and via new technology at [maitlandyoursay](http://maitlandyoursay.com.au)

[.com.au](http://maitlandyoursay.com.au).

Reaching a position of financial sustainability is an issue for local government in NSW and something we will continue to discuss with our community as we look to increase our revenue and ensure our services meet community needs.

Looking beyond our areas of direct control, we will also continue to advocate to higher levels of government, particularly concerning state-based roads and infrastructure issues.  
See your ad here

Anyone that uses the New England Highway can tell you about crawling traffic and bottlenecks, and during this term we will see the impact the opening of the Hunter Expressway has on traffic congestion across our area as well as the execution of works on roundabouts near Maitland station and Maitland hospital.

Closest to the people, we are best positioned to respond to and implement local solutions for local issues.

We know our landscape, our values and our challenges.

And we certainly "can do" - I'm convinced that working together, we can continue the great success of council and our city over the next four years.

<http://www.theherald.com.au/story/355929/opinion-bigger-and-better-for-maitland-is-a-priority/>

# Summary

The Lower Hunter includes the five local government areas (LGAs) of Newcastle, Lake Macquarie, Port Stephens, Maitland and Cessnock. The Region is located 160 kilometres north of Sydney, covers an area of 4,291 square kilometres and includes the regional city of Newcastle, the State's second-largest urban centre. With a population of around 540,000 in June 2011, the Lower Hunter is recognised as the seventh largest 'major city' in Australia.

The Region's growth is underpinned by a strong and diverse economy, as well as the current resources boom and economic growth in the Upper Hunter coalfields. The economic success of the Lower Hunter has implications for the NSW and Australian economies. The Region has excellent access to Australian and international markets, through existing infrastructure such as the Port of Newcastle and its proximity to Sydney. Its many attractions, such as coastal areas, highly liveable urban settlements and rugged mountains, have seen its population grow by 22,500 people in the last five years. Unemployment is low, businesses are diversifying and large amounts of land have been rezoned for new housing.

Retail trade, manufacturing, and health care and social services are the biggest employers in the Lower Hunter. Knowledge-based industries are showing the strongest growth. Manufacturing remains strong in the Lower Hunter, reflecting the impact of the Upper Hunter's resource boom.

Sourced: [http://strategies.planning.nsw.gov.au/Portals/0/Documents/LowerHunter\\_DiscussionPaper.pdf](http://strategies.planning.nsw.gov.au/Portals/0/Documents/LowerHunter_DiscussionPaper.pdf)

If you are interested in securing your piece of this golden land and would like more information on investing in the area, contact Crystal Blue Homes today!



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