

Authorship

Report stage	Author	Date	Review	Date
Final report	Nick Brisbane	20 August 2021	Sean Stephens	25 August 2021

Disclaimer

Every effort has been made to ensure the accuracy of the material and the integrity of the analysis presented in this report. However, Ethos Urban Pty Ltd accepts no liability for any actions taken on the basis of report contents.

Contact details

For further details please contact Ethos Urban Pty Ltd at one of our offices:

Ethos Urban Pty Ltd	ABN 13 615 087 931	
Level 8, 30 Collins Street Melbourne VIC 3000 (03) 9419 7226	173 Sussex Street Sydney NSW 2000 (02) 9956 6962	Level 4, 215 Adelaide Street Brisbane QLD 4000 (07) 3852 1822

www.ethosurban.com

Our Reference: 3210136

Contents

Executive Summary	i
Introduction	1
1 Context Analysis	3
1.1 Subject Site and Development Site	3
1.2 Mont Albert Village	5
1.3 Proposed Development and Rezoning	6
1.4 Locational Context	6
1.5 Major Projects	7
2 Strategic Planning Context	11
2.1 Planning Policy Framework	11
2.2 Local Planning Framework	12
2.3 Retail Strategy Review (2010)	13
3 Competitive Context	14
4 Trade Area Analysis	18
4.1 Trade Area Definition	18
4.2 Population Trends and Forecasts	19
4.3 Demographic Characteristics	21
4.4 Retail Spending	25
5 Retail Assessment	27
5.1 Mont Albert Village Centre Overview	27
5.2 Mont Albert Village Estimated Sales and Market Share, 2021	27
5.3 Implications of COVID-19 on Local Retailing	28
5.4 Estimated Sales of Proposed Development	29
5.5 Supermarket Capacity Assessment	31
5.6 Impact of Proposal in Mont Albert Village Centre	32
5.7 Impact on Broader Activity Centre Hierarchy	34
5.8 Reduced Escape Spending	36
6 Other Considerations	38
7 Conclusions	39
Appendix	40

Executive Summary

- 1 HWL Ebsworth Lawyers are acting on behalf of Whitehorse City Council in relation to the proposed rezoning of land at 1G Hamilton Street, Mont Albert (the Subject Site) to facilitate the development of a Woolworths supermarket in the order of 3,000m² to 4,000m². It is understood the proposal may also involve a limited number of specialty stores. The Subject Site is currently in the Public Use Zone (Schedule 6) (PUZ6) of the Whitehorse Planning Scheme. To facilitate the development, the Subject Site will need to be in the C1Z.
- 2 Clause 22.06 of the Whitehorse Planning Scheme requires a Retail Sustainability Assessment (RSA) for an Amendment to the scheme that facilitates an expansion in shop floorspace of 3,000m² or more. This assessment addresses the need for the RSA, and assesses the demand and impact of the proposal.
- 3 The Development Site forms part of Mont Albert Village, identified as a Large Neighbourhood Centre in the *City of Whitehorse Retail Strategy Review (2010)*. A main-street style centre focussed along Hamilton Street, Mont Albert Village provides a range of local convenience retail and other facilities.
- 4 Mont Albert Village contains approximately 3,510m² of ground floor retail floorspace, including four vacancies totalling approximately 350m². Accounting for other shopfront tenancies used for non-retail activities (e.g. offices), this represents a vacancy rate of 7% of floorspace and 9% of tenancies. This vacancy rate reflects a relatively healthy centre, particularly in the current environment when lockdowns associated with COVID-19 are occurring (at the time of writing this report, Victoria was in the sixth COVID-19 lockdown).
- 5 In regard to supermarket facilities, the centre contains a small and limited range Foodworks store of approximately 360m². Approximately 440m² of floorspace is located on the Development Site comprising the Boulevard Café, Mislims Games and a vacant tenancy.
- 6 The proposed development of a full-line supermarket would support and enhance Mont Albert Village's role as a Large Neighbourhood Centre. A review of the Whitehorse Planning Scheme provides support for the proposed development as it would improve the level of local convenience retailing without undermining the wider activity centre hierarchy.
- 7 A review of the supply of supermarkets in the broader region illustrates that only a limited supply of supermarkets exists in the Main Trade Area (MTA). Coles Local in Surrey Hills is the only national brand supermarket, although represents a small format store accounting for only 1,280m² of floorspace. The Foodworks in Mont Albert is the other 'supermarket' (notwithstanding its very limited size) and is estimated to contain only 360m² of floorspace. In total, these two stores account for approximately 1,630m² of supermarket floorspace.
- 8 Residents are required to travel to centres beyond the MTA for their major supermarket shopping needs. The closest supermarkets to the MTA are in Box Hill Central (Coles and Woolworths), Balwyn (Woolworths), Mont Albert North (small-format Coles) and Box Hill South (ALDI).
- 9 A supermarket capacity assessment indicates the spending of MTA residents in 2021 is sufficient to support approximately 6,240m² of supermarket floorspace; this is approximately 4,600m² greater than the existing supply and indicates demand exists for additional supermarket floorspace in the MTA.
- 10 Proposed development can be supported. The proposed development would achieve retail sales in the order of \$41m and achieve a MTA market share of 11%. This is considered to be

achievable and reflects the lack of easily accessible modern, full-line supermarkets in the local area.

- 11 Potential exists for the proposal to have positive impacts for Mont Albert Village retailers. The proposed development will constitute a significant change in the size and operation of the Village, with the proposed development forecast to almost triple the level of sales. The development of a full-line supermarket has the potential to attract around 1 million visits a year, a proportion of which may not have visited the Village previously. This provides an opportunity for local retailers and businesses to benefit from the significant increase in exposure to consumers. It will be important that connectivity between the proposed development, the balance of the Village and car parks is maximised.
- 12 The proposed development will not undermine the activity centre hierarchy. Competitive trading impacts are expected. However, these are not expected to be beyond the realm of normal competition or undermine the activity centre hierarchy. No centre is estimated to achieve an impact of greater than 10% on retail sales as a result of the proposal.
- 13 The development will lead to a reduction in retail spending escaping the MTA of approximately \$31m. This reflects the increased level of accessibility to supermarket shopping facilities for the local community.
- 14 The proposed development will have a positive impact on employment., with the development of a 3,600m² supermarket having the potential to support 180 jobs including full-time, part-time and casual positions.
- 15 Community passion exists relating to Mont Albert Village and it will be important that the proposed development considers the following:
 - Collaboration with the community (where and when possible).
 - Retention of the village 'feel and character.'
 - The surrounding heritage areas.
 - Access arrangements to the car park and supermarket so that it is integrated with the balance of the centre.
 - Any displaced retailers should there be speciality shops as tenants of the proposed development.
 - There are no lost car parks for traders.

Introduction

Background

HWL Ebsworth Lawyers are acting on behalf of Whitehorse City Council in relation to the proposed rezoning of land at 1G Hamilton Street, Mont Albert (the Subject Site) to facilitate the development of a Woolworths supermarket in the order of 3,000m² to 4,000m². It is understood the proposal may also involve a limited number of specialty stores.

The Subject Site is currently in the Public Use Zone (Schedule 6) (PUZ6) of the Whitehorse Planning Scheme. To facilitate the development, the Subject Site will need to be in the C1Z.

Clause 22.06 of the Whitehorse Planning Scheme requires a Retail Sustainability Assessment (RSA) for an Amendment to the scheme that facilitates an expansion in shop floorspace of 3,000m² or more. In response to this requirement, an assessment that addresses the need for the RSA as outlined in the Planning Scheme is required. In addition, opinions on the following are also sought, as outlined in the Letter of Instructions (dated 28 May 2021):

- The appropriateness of the proposal from an economic planning perspective.
- The Mont Albert Village and its Main Trade Area including:
 - The current (and proposed) retail mix
 - An overview and impact of current and future developments on future consumer demand
 - Current demographics and trends moving forward
 - Consumer needs and behaviours in light of the effect of the COVID19 pandemic
 - The impact of new retail floorspace on the hierarchy and role of activity centres in the City of Whitehorse
 - The extent to which the use and development meets the objectives and requirements of clauses 21.07 and 22.06.
- The impact on the proposal and operation of the Mont Albert Village centre of the following:
 - Construction of the grade separation associated with both Mont Albert Road and Union Road, and the combining of Surrey Hills and Mont Albert railway stations into one station located between to the current stations on the development and use of the Subject Site
 - The Suburban Rail Loop with stations at Box Hill and Burwood
 - The impacts of the COVID-19 pandemic in relation to the effects of low migration into the Box Hill area on the Mont Albert Neighbourhood Centre catchment; spending patterns, centre foot traffic and worker/student commuter traffic (particularly in relation to an increase in remote working and studying arrangements); and the unsuitability of the 2016 Census data as a standalone baseline
 - Any other matter deemed appropriate as identified through our research and investigations.

This Report

This report contains the following chapters:

- Chapter 1: Context Analysis
- Chapter 2: Strategic Planning Context
- Chapter 3: Competitive Context
- Chapter 4: Trade Area Analysis
- Chapter 5: Retail Assessment
- Chapter 6: Other Considerations
- Chapter 7: Conclusions

Consultation

In the preparation of this report consultation was undertaken with a number of stakeholders in Mont Albert Village. The purpose of this consultation is to provide background context for the proposed development, the operation of the Mont Albert Village and the potential implications of a number of proposals in proximity to Mont Albert Village on the operation of the centre. Where relevant, the findings of these discussions have been incorporated into the report commentary.

A list of those consulted is provided in the Appendix.

1 Context Analysis

This Chapter provides an overview of the locational context, the Subject Site and Development Site, and the proposed development outcome.

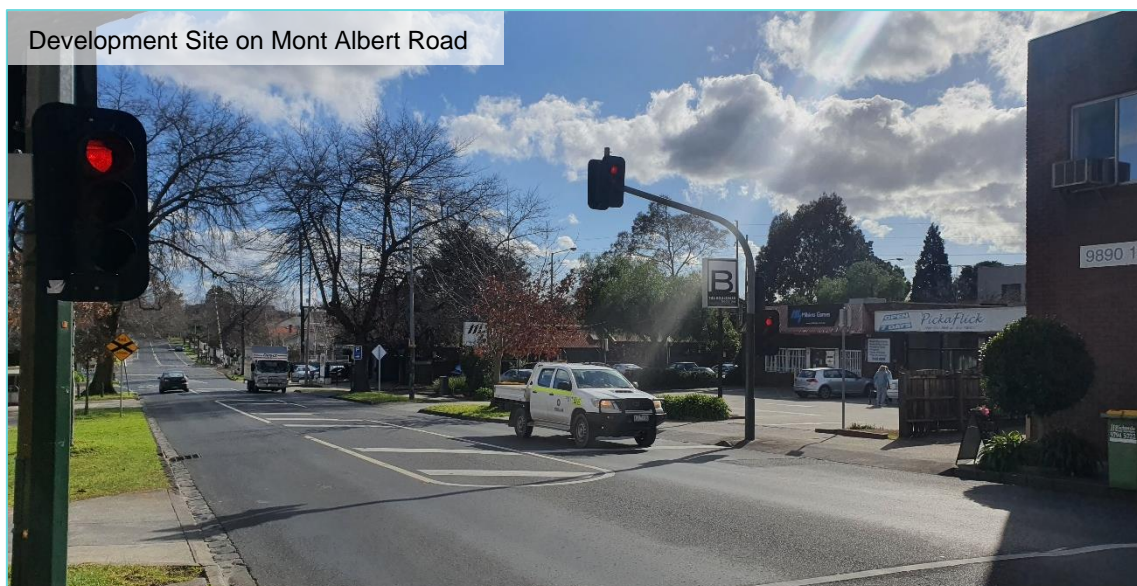
1.1 Subject Site and Development Site

For the purpose of this assessment, the Subject Site refers Council owned land currently zoned Public Use Zone (PUZ). Key features of the Subject Site are as follows:

- Land area: Land area of 1,790m².
- Current use: Currently used as a public car park containing 49 car parks. A 2-hour parking restriction currently applies to the site.
- Frontages: The Subject Site has frontages to both Hamilton Street and Mont Albert Road.

The Subject Site forms part of a broader Development Site, upon which the proposed supermarket will be developed. Key features of the Development Site are as follows:

- Land area: Land area of 4,370m².
- Land Use Zone: Apart from the Subject Site, the balance of the Development Site is zoned Commercial 1 Zone (C1Z), the land use zone within the Whitehorse Planning Scheme that facilitates retail and activity centre development.
- Current use: In addition to the public car park which occupies the Subject Site, the Development Site includes a building with frontage to Mont Albert Road containing three retail tenancies including gaming store, café and a vacant tenancy. To the immediate east of the railway line is an automotive servicing business, and an art gallery.
- Frontages: The Development Site contains a 98-metre frontage to Mont Albert Road and a 15-metre frontage to Hamilton Street.



It is understood potential exists for the property containing a two-storey brick building on the corner of Hamilton Street and Mont Albert Road to form part of the Development Site in the future subject to commercial negotiations between the landowner and Woolworths. For the purpose of this assessment, this land does not form part of the Development Site.

Both the Subject Site and the Development Site are shown in Figures 1.1 and 1.2.

Figure 1.1: Subject Site and Development Site – Land Use Planning Zones



Produced by Ethos Urban using MapInfo

Figure 1.2: Subject Site and Development Site



Produced by Ethos Urban using MapInfo and Nearmap

1.2 Mont Albert Village

The Development Site forms part of Mont Albert Village, identified as a Large Neighbourhood Centre in the *City of Whitehorse Retail Strategy Review (2010)*. A main-street style centre focussed along Hamilton Street, Mont Albert Village provides a range of local convenience retail and other facilities.

Mont Albert Village contains approximately 3,510m² of ground floor retail floorspace, including four vacancies totalling approximately 350m². Accounting for other shopfront tenancies used for non-retail activities (e.g. offices), this represents a vacancy rate of 7% of floorspace and 9% of tenancies. This vacancy rate reflects a relatively healthy centre, particularly in the current environment when lockdowns associated with COVID-19 are occurring (at the time of writing this report, Victoria was in the sixth COVID-19 lockdown).

In regard to supermarket facilities, the centre contains a small and limited range Foodworks store of approximately 360m².

Approximately 440m² of floorspace is located on the Development Site comprising the Boulevard Café, Mislims Games and a vacant tenancy.

A key feature of Mont Albert Village is the local character, reinforced by the historical train station building at the northern edge of the centre. A Heritage Overlay applies to much of the centre, although does not directly impact the Development Site. Nevertheless, discussions with Council's heritage advisor indicate development of land adjacent to properties affected by a Heritage Overlay needs to have consideration to the features of the adjoining properties.

It is understood the centre has historically under-performed in terms of sales and visitation levels. However, the onset of the COVID-19 pandemic and the associated lockdowns and restrictions on movement has reinforced the notion in the community of shopping locally.

Since the advent of COVID-19, food operators and those with an online presence in Mont Albert Village have traded reasonably well, although cafés and non-food retailers have been negatively impacted by the pandemic. Observations made during a field visit on 2 August 2021 undertaken before and after the lunchtime period, indicate a moderate level of visitation and activity throughout the centre.

A more detailed review of the tenancy mix and performance of Mont Albert Village is provided in Chapter 5.

The extent of Mont Albert Village and its relationship with the Subject and Development Sites is shown in Figures 1.1 and 1.2.

1.3 Proposed Development and Rezoning

Specific details of the proposed development are not yet known given the early stages of planning. However, it is understood that the proposal will involve the development of a full-line Woolworths supermarket, a BWS liquor store, limited speciality retail and basement car parks.

For the purpose of this assessment, it is assumed the following development will eventuate:

- Full-line supermarket in the order of 3,600m² including the BWS liquor store.
- Limited specialty retail in the order of 400m².
- Basement car parking which replaces the current publicly available car parks at the Subject Site plus allowance for car parks associated with the supermarket.

Should the development proceed it is assumed 2024/25 will be the first full-year of trading. This takes into account potential timing associated with negotiations for the sale of the Subject Site, completion of the planning scheme amendment and construction of the development.

Currently, the Development Site accommodates approximately 440m² of retail floorspace consisting of three tenancies (The Boulevard Cafe, Mislims Games and a vacancy).

In effect, the proposed speciality retail floorspace (400m²) replaces the floorspace currently on this Development Site. However, it is likely the new specialty shops would trade at a higher level of sales given the improvement to amenity and exposure to Woolworths' customers.

1.4 Locational Context

Mont Albert Village is situated in a well-established residential area approximately 12km east of the Melbourne CBD. The suburb of Mont Albert comprises an affluent population reflected by above-average incomes and median house prices. The surrounding community comprises a slightly older population which is largely Caucasian, although comprises a growing Asian community.

Key local features relevant to the proposed development include the following:

- Accessibility to Mont Albert Village is largely via Mont Albert Road, an east-west connector road which connects with Elgar Road approximately 800m to the east and Burke Road approximately 4km to the west. The removal of the level crossing at Mont Albert will increase the level of accessibility to the centre. Connectivity to the centre in a north-south direction is restricted by the railway line and largely comprises local streets.

- Mont Albert train station is located at the north end of Hamilton Street, although the station will be combined with the Surrey Hills station in the near future (refer Section 1.5)
- Box Hill is approximately 2km to the east and is identified as a Metropolitan Activity Centre in Plan Melbourne and which is undergoing significant development as well as comprising retail, commercial, health and education uses
- To the south-west of Mont Albert is the Surrey Hills centre, a neighbourhood centre that is anchored by a Coles Local supermarket.

An overview of key competing centres is provided in Chapter 3.

1.5 Major Projects

Three major infrastructure projects relevant to the future operation of Mont Albert Village are currently in planning. These include combining Mont Albert and Surrey Hills train stations, removal of level crossings at Mont Albert Road and Union Road, and the development of the Suburban Rail Loop connections at Box Hill.

A brief overview of these projects and the possible implications for Mont Albert Village Centre is provided below.

Mont Albert Road and Union Road Grade Separation

The State Government announced the fast-tracking of the level crossing removal at Mont Albert Road and Union Road in December 2020.

According to the Level Crossing Removal Project (LXRP) website, these two crossings accommodate approximately 22,000 vehicles crossings each day, with the boom gates going down for 40% of the morning peak period to accommodate 61 trains. Two fatalities and at least eight near-misses have occurred at these crossings since 2005.

The removal of the Mont Albert Road level crossing will improve the centre's amenity with reduced congestion, particularly during peak periods. Reduced congestion will also make the centre more accessible, for both those travelling to the centre by car and on foot.

Early works are scheduled to commence late 2021 with major works occurring during 2022. Construction is scheduled to be completed by 2023. Although yet to be confirmed, it is understood potential exists for Mont Albert Road to be closed for a period of around two weeks for construction works.

It is anticipated trading at Mont Albert Village will to some extent be impacted negatively by the construction works, particularly for the period when Mont Albert Road is closed. Anecdotally, the experience from other level-crossing removal projects would indicate that while the period of construction will negatively impact some businesses, it will not impact the longer-term viability of the centre.

It is expected that the LXRP will provide support to traders as they have done with other projects including the following:

- Social media competitions with prizes sourced from local traders
- Seasonal promotional activities such as Easter egg hunts and festivals featuring local traders
- Trader profiles in community newsletters
- Trader directories featuring discounts and promotional offers

- Partnering with local traders to supply goods and services for our project team.

Construction and the removal of the Mont Albert Road level crossing will occur prior to the opening of the proposed supermarket. In this regard, the opening of a new major retailer has the potential to provide a positive impetus to the Mont Albert Village traders after a period where their trading may have been impacted during the level crossing removal.

Once completed, the removal of the level crossing will improve accessibility to the centre and have a positive impact on amenity.

A New Premium Station - Mont Albert and Surrey Hills Station

In combination with the level crossing removals, the State Government has also announced fast tracking of the development of a new premium station between Mont Albert and Surrey Hills. The project involves closing the existing Mont Albert and Surrey Hills stations, with a new station located in between and providing a separate entrance for both communities.

A comparison of the locations of the existing Mont Albert station entrance, located to the north of Mont Albert Village, and the planned new entrance located to the south of Mont Albert Road is shown in Figure 1.3. The distance between the existing and planned station entrances is approximately 400m.

Figure 1.3: Planned New Mont Albert and Surrey Hills Station



Source: LXP

The relocation of the Mont Albert station has the potential to have a small negative impact on retail sales in the Mont Albert Village.

Although the local resident population rather than the presence of the train station is the main driver of retail sales in Mont Albert Village, the location of a station does generate some sales and visitation for local retailers.

One of the 10 principles for Transport Orientated Development identified by the Urban Land Institute (2003) is “*make retail development market driven, not transit driven*”.

“The most important considerations for retail development are location, market, and design; proximity to transit is not a prime consideration in most markets. Transit access can strengthen the retail market, but the market must be viable without the transit component”. (Urban Land Institute, 10 Principles for Transit Orientated Development, 2003, p.14)

Analysis of Victorian Integrated Survey of Transport and Activity (VISTA) data for 2018 indicates ‘shopping’ is the main purpose of around 7% of train trips, illustrating the limited role train stations perform in supporting retail activity.

Commuters predominantly undertake convenience-oriented shopping (e.g. coffee/snacks, top-up supermarket shopping) during their commute. To this extent, it is likely cafés and food-related retailers that may be impacted to some extent, largely during peak periods. However, based on observations during a field visit in August 2021, it did not appear that any businesses in Mont Albert Village relied predominantly on commuters as their main source of sales.

An aspect of the station relocation and level-crossing removal projects that has the potential to contribute positively to Mont Albert Village is the relocation and re-purposing of the heritage station building.

It is understood some uncertainty exists regarding the eventual location and use of the station building. Representatives of the Mont Albert Traders Association have indicated a preference for relocating the station building to the northern end of Hamilton Street for use as a community centre, allowing it to be visible from Mont Albert Road to the south.

Mont Albert Village does not currently have a community centre and this type of development has the potential to add to the mix of uses and encourage people to spend more time in the centre.

An overview of the overall station relocation and grade separation projects for both Mont Albert and Surrey Hills is provided in Figure 1.4.

Suburban Rail Loop

Suburban Rail Loop is a \$50 billion project that will eventually provide a rail link from Cheltenham in Melbourne’s south-east to the Melbourne Airport. Preliminary works for Stage 1 are currently underway. Stage 1 involves the development of six new stations: Cheltenham, Clayton, Monash, Glen Waverley, Burwood and Box Hill.

The new Box Hill Station, in conjunction with the existing station, will provide further support for Box Hill as a Metropolitan Activity Centre and is located approximately 2km to the east of Mont Albert Village.

While SRL will provide significant benefits for business in the vicinity of Box Hill, it is not anticipated to have a significant impact on the day-to-day operation of Mont Albert Village.

Figure 1.4 Level Crossing and Station Project



Source: LXR

2 Strategic Planning Context

A review of key strategic planning documents has been undertaken to inform the economic analysis presented in this report. An overview of features of the key strategic planning policies relevant to this proposal is provided below.

2.1 Planning Policy Framework

An overview of the state-level planning policy identified in the Planning Policy Framework (PPF) relevant to the proposal and as outlined in the Whitehorse Planning Scheme is referenced below.

Clause VPP 11.03-1S Activity Centres is particularly relevant and seeks to achieve the objective of:

“To encourage the concentration of major retail, residential, commercial, administrative, entertainment and cultural developments into activity centres that are highly accessible to the community.

Other strategies identified to achieve the above include:

- Build up activity centres as a focus for high-quality development, activity and living by developing a network of activity centres that:
 - Comprises a range of centres that differ in size and function.
 - Is a focus for business, shopping, working, leisure and community facilities.
 - Provides different types of housing, including forms of higher density housing.
 - Is connected by transport.
- Maximises choices in services, employment and social interaction.
- Support the role and function of each centre in the context of its classification, the policies for housing intensification, and development of the public transport network.
- Reduce the number of private motorised trips by concentrating activities that generate high numbers of (non-freight) trips in highly accessible activity centres.
- Improve access by walking, cycling and public transport to services and facilities.
- Support the continued growth and diversification of activity centres to give communities access to a wide range of goods and services, provide local employment and support local economies.
- Encourage economic activity and business synergies.
- Improve the social, economic and environmental performance and amenity of activity centres.

The proposed development of a full-line supermarket at Mont Albert Village is consistent with the above as it will improve the level of services provided to the community. The development will also reduce the number of private motorised trips as it provides a local opportunity for full-line supermarket and grocery shopping that is not currently available, and would support the identified role of the Mont Albert Village as a Large Neighbourhood Centre.

2.2 Local Planning Framework

Clause 21.07 Economic Development of the Whitehorse Planning Scheme provides an overview of the municipality's economic profile, including a description of the activity centre hierarchy. Box Hill is identified as a Metropolitan Activity Centre, as per Plan Melbourne, while the importance of Forrest Hill, Burwood Heights and Nunawading Megamile are also identified. It is noted that the municipality contains around 60 neighbourhood centres which serve various roles.

A range of objectives relating to economic development are identified. Those relevant to Mont Albert and the proposal include the following (refer Clause 21.07-3):

- To develop the Box Hill Metropolitan Activity Centre as the major focus for retail, commercial, health, transport, education and entertainment facilities in Melbourne's east.
- To ensure that all shopping centres and civic spaces are safe, attractive and are developed in accordance with their role.
- To facilitate the redevelopment of key sites in association with the community.
- To ensure additional retail floorspace allows for improved access to retail goods and services by members of the community and supports the planned role and function of the activity centre and its place in the retail hierarchy.
- To encourage innovation in retailing and promote new retail formats where it can be demonstrated that consumer trends are evolving.
- To ensure Activity Centre development encourages a more effective use of public transport and cycling modes of transport.

The planning scheme seeks to ensure any future development is cognisant of the role and function of centres, and identifies the following strategy to ensure the suitability of new retail development:

- Require the submission of Retail Sustainability Assessments as part of proposals for amendments to the Planning Scheme or changes to an approved plan for expansions of retail floor space in Activity Centres and Neighbourhood Activity Centres.

Clause 22.06 Activity Centres provides further details on the municipality's activity centres and the need for a Retail Sustainability Assessment (RSA). Key objectives identified in Clause 22.06 include the following:

- To ensure that land use and development in activity centres reinforce, and are appropriate to, the role of the centre.
- To ensure that each centre responds to the needs of the community.
- To ensure that new retail floorspace reflects retail demand and considers the impact on the retail hierarchy and the planned role and function of other activity centres.
- To maintain and enhance the role of activity centres as a community focus.
- To improve the appearance and amenity of all activity centres.

Mont Albert is identified as a Large Neighbourhood Centre in the Retail Strategy Review (2010); an overview of the Retail Strategy Review is provided in Section 2.3. With regard to neighbourhood centres, Clause 22.06 identifies the following policy:

- **Large neighbourhood centres continue to focus on providing convenience retailing with limited comparison retailing for the weekly shopping needs of the local community.** [bold added]

- Smaller neighbourhood centres continue to focus on providing limited convenience retailing.
- The redevelopment and renovation of existing buildings and shop fronts, and other works, be encouraged to improve the visual amenity and streetscape of these centres and respond to the character of surrounding areas.
- Office and residential uses be encouraged in appropriate centres where the retailing function is declining.
- Adjoining Neighbourhood Centres provide a supporting role to the Whitehorse Road MegaMile Activity Centre.

With regard to the above, the development of a full-line supermarket would support the policy relating to the provision of convenience retail in large neighbourhood centres. It is important that the development contributes to an improved “*visual amenity and streetscape of these centres and respond to the character of surrounding areas*”.

It is also policy that “*an Amendment to the Planning Scheme or change to a strategic framework plan approved under the Planning Scheme to facilitate expansion in shop floorspace above 3,000m² of leasable floor area in an Activity Centre listed in Plan Melbourne (not a Metropolitan Activity Centre) or 2000m² leasable floor area in a Neighbourhood Centre must be accompanied by a Retail Sustainability Assessment (RSA)*”. This assessment responds to the requirement for an RSA. Numerous details relating to key features of the RSA are outlined in Clause 22.06.

2.3 Retail Strategy Review (2010)

The *City of Whitehorse Retail Strategy Review* was undertaken by MacroPlan in 2010. The Retail Strategy Review is somewhat dated being 11-years old. However, it provides a framework for strategies relating to activity centre development including introducing the need for RSA for amendments to the Planning Scheme which were gazetted to the Whitehorse Planning Scheme via amendment C142.

The Retail Strategy Review identifies Neighbourhood Activity Centres (NACs) as playing “*an important ‘community’ based role in servicing the every-day needs of residents who live within close proximity to the centre*”. A hierarchy of NACs is provided whereby small NACs contain up between 100m² to 1,000m² of retail floorspace, medium NACs contains up to 2,500m² of retail floorspace and large NACs contain up to 10,000m² of retail floorspace.

While Mont Albert is defined as a large NAC in the Retail Strategy Review, no significant guidance on the future role or development of the centre is provided.

3 Competitive Context

Mont Albert Village largely services the surrounding local population, although does attract a share of its customers from further afield who may be attracted to the centre for its 'authentic charm' and/or its range of traders. For example, it is understood the Vinnies op-shop attracts customers from a relatively wide geographic area.

An overview of the key competitive centres for the proposed supermarket and Mont Albert Village is provided below.

Box Hill Central

Located approximately 1.6km east of Mont Albert Village, the centre services a sub-regional catchment and is identified as a Metropolitan Activity Centre in Plan Melbourne. Providing easy access to catchment area residents, the centre is prominently located on Whitehorse Road, a major east-west connector road and developed around the Box Hill Station.

Retailing in Box Hill comprises two enclosed centres (in combination known as Box Hill Central) and street-based retailing. Combined, the two enclosed centres contain approximately 34,230m² of retail floorspace, including two supermarkets: a Coles (3,260m²) and a Woolworths (3,750m²). Box Hill Central is also characterised by a large range of dining options, underpinned by the diverse cultural demographic profile of the surrounding area. Box Hill also includes a considerable fresh food offering and a range of ethnic-based food retailers.

Another feature of the Box Hill centre is high-density residential development, in-line with the State and Local planning vision for the broader precinct. The centre is planned to undergo significant development over the coming decade. Vicinity, who own and operate Box Hill Central, have outlined a vision for the centre containing a re-mix of retail uses, commercial floorspace and residential apartments. A number of planning applications are currently awaiting decision.

Surrey Hills

Located approximately 900m south-west of Mont Albert Village, the centre services a neighbourhood-level catchment. Located adjacent to the Surrey Hills Station and along Union Road, the centre stretches north to Montrose Street, south to Canterbury Road, east to Florence Road, and west to Norfolk Road; noting in the west commercial uses (industrial and large-format retail) form an almost contiguous link to the Canterbury commercial precinct.

The centre offers a range of retail, office, large-format, and industrial uses, with retail uses concentrated north of the rail line. Coles Local (1,280m²) is the only supermarket in the centre, with the balance of retail uses largely providing food catering (cafes, restaurants etc). Coles Local is a smaller format Coles supermarket that provides a focus on high-quality products aligned to the surrounding affluent catchment.

Box Hill South

Located approximately 1.7km south-east of Mont Albert Village on Canterbury Road, the centre services a neighbourhood catchment.

While the majority of tenancies front Canterbury Road, the centre's major tenant and only supermarket is ALDI (1,600m²), located on Station Street. A number of Asian markets are located in the centre including Tat Tsing, Bear Asian Grocery, J&J Grocery World, and India at Home.

Balwyn

Located approximately 2.2km north-west of Mont Albert Village on Whitehorse Road, the Balwyn centre is easily accessible to a broad neighbourhood catchment.

Anchored by a mid-sized although strong performing Woolworths supermarket (2,300m²), the centre also includes a range of non-retail tenancies.

Mont Albert North

Located approximately 1.9km north of Mont Albert Village, the centre services a local catchment.

Anchored by a small Coles supermarket (1,420m²), the centre also includes a butcher, bakery, and a range of dining options. On the north-west corner of the centre is a substantial office/health development.

Canterbury, Maling Road

Located approximately 2.1km west of Mont Albert Village, the centre stretches along Maling Road, south-west of the intersection with Canterbury Road and adjacent to the Canterbury Station. Maling Road does not include a supermarket but is renowned for its historic amenity.

Middle Camberwell

Located approximately 3km to the north-west of the Subject Site, Middle Camberwell includes a recently constructed Coles supermarket (approximately 3,500m²) and a well-established Woolworths supermarket (approximately 2,600m²). A neighbourhood centre, Middle Camberwell contains approximately 7,300m² of retail floorspace.

Burwood Brickworks

Burwood Brickworks open in 2019 and contains approximately 13,000m² of retail floorspace including a Woolworths (4,200m²) and a Dan Murphy's. The centre includes an entertainment precinct including a 6-screen Reading cinema.

Blackburn South

Blackburn South, a neighbourhood centre located approximately 4km to the east of Mont Albert Village. The centre is anchored by a full-line Woolworth supermarket (3,700m²).

Forest Hill Chase

Forest Hill Chase is a sub-regional shopping centre and entertainment precinct located 5.5km to the east and includes 52,270m² of retail floorspace including Big W, Target, Coles, Woolworths, Harris Scarfe and ALDI.

Table 3.1 provides an overview of the key competing centres for Mont Albert Village.

Table 3.1 Key Competing Centres

Centre	Estimated Retail Floorspace	Supermarkets	Distance from Mont Albert Village
Surrey Hills	5,500m ²	Coles Local	0.9km
Box Hill Central	34,229m ²	Coles, Woolworths	1.6km
Box Hill South	4,500m ²	ALDI	1.7km
Mont Albert North	4,500m ²	Coles	1.9km
Maling Road, Canterbury	4,460m ²	NA	2.1km
Balwyn	5,000m ²	Woolworths	2.2km
Middle Camberwell (Riversdale Road)	7,300m ²	Coles, Woolworths	2.8km
Blackburn South	5,971m ²	Woolworths	4.0km
Burwood Brickworks	13,000m ²	Woolworths	4.1km
Forrest Hill Chase	55,204m ²	Coles, Woolworth, ALDI	5.5km

Source: Property Council of Australia, Shopping Centres Directory 2020; Ethos Urban;

With respect to supermarkets, Mont Albert Village has a small, limited range Foodworks of approximately 360m², which includes a liquor section. Currently, local residents are required to travel elsewhere for the majority of their supermarket shopping needs.

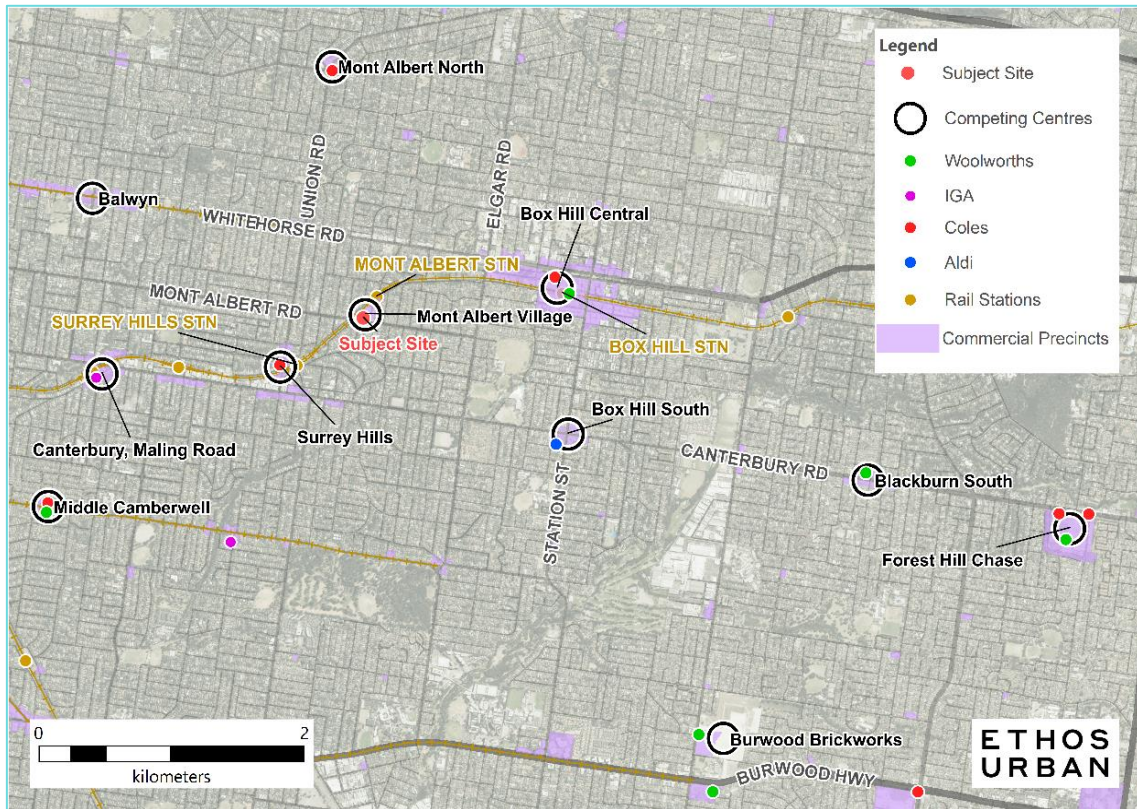
Definitions of full-line supermarkets can vary and change as operators change their models and views on preferred floorspace requirements to suit consumer trends. However, for the purpose of this report, a full-line supermarket represents a store that offers the full-range of supermarket merchandise including fresh food, bakery, deli and associated liquor. Stores comprising 3,000m² or more broadly reflect full-line supermarkets.

Box Hill Central provides the closest full-line supermarkets with the Woolworth (3,260m²) and Coles (3,260m²). However, given the size of Box Hill Central and its location these supermarkets are not considered the most convenient for most Mont Albert residents.

While Coles Local is located in Surrey Hills, it is a small-format store (1,280m²) and the proposed Woolworths will provide a different and more expansive offer. Consequently, potential exists for the proposed Woolworths to attract customers from the Surrey Hills area.

Having regard for the above competitive context, potential exists for the proposed Woolworths to capture a relatively high market share of spending from local residents.

Figure 3.1: Competitive Context



Produced by Ethos Urban using MapInfo

4 Trade Area Analysis

This Chapter provides a trade area analysis including defining a trade area for the proposed development and Mont Albert Village, and analysis of trade area population, demographics and retail spending.

4.1 Trade Area Definition

A trade area describes the geographic area from which a centre will draw consistent and significant levels of patronage and sales. The trade area reflects the overall size of the market that is to be served, except for passing trade and other sales generated by non-trade area residents.

A trade area is defined with reference to several factors that typically influence the likely trading extent of any retail development. These factors include:

- The location, function and relative attractiveness of other shopping centres/outlets
- Local road network and accessibility of the site from the surrounding region
- The presence or otherwise of physical barriers such as major roads, railway lines, rivers, farmland etc
- Exposure to passing traffic
- Existing travel patterns such as travel to work.

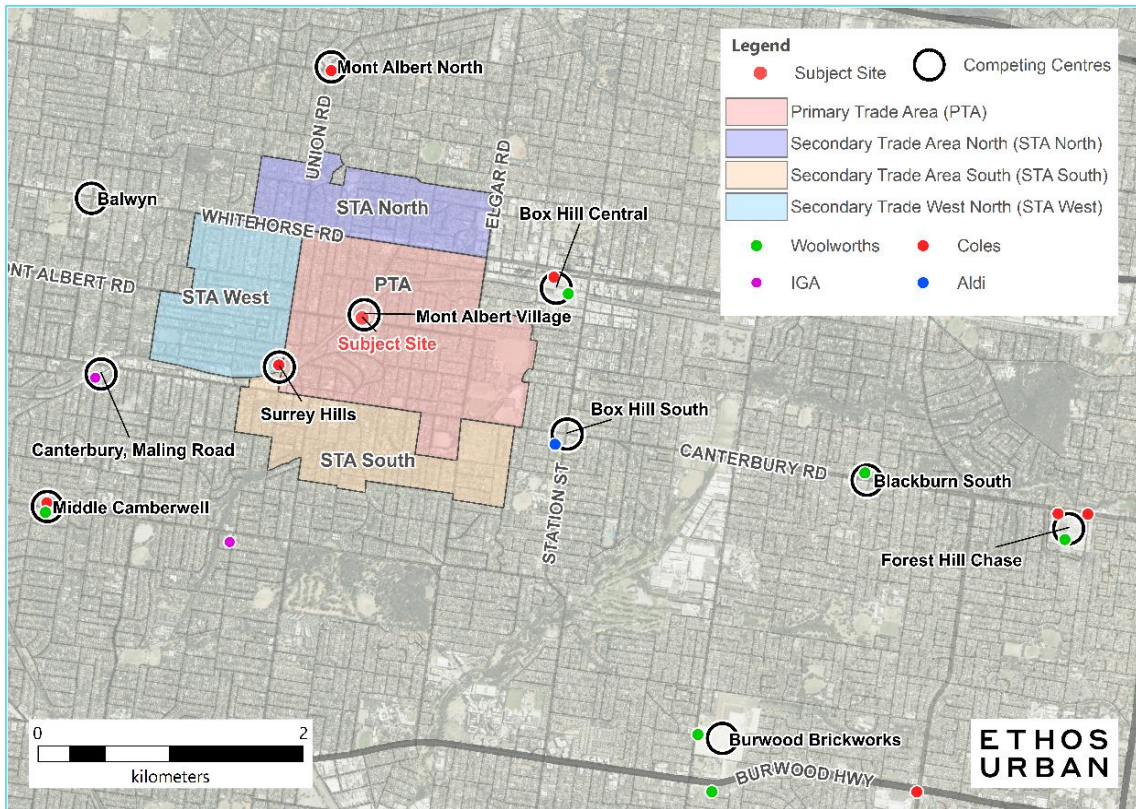
The trade area for the Mont Albert Village is shown in Figure 4.1, which also shows the surrounding competitive context (refer Chapter 3). For analysis purposes the trade area includes:

- **Primary Trade Area (PTA)**, bound by Whitehorse Road in the north, Canterbury Road in the south, Union Road in the west, and Elgar Road and Surrey Drive in the east.
- **Secondary Trade Area North (STA-North)**, extends to Kenmare Street in the north, Narrak Road in the west, Elgar Road in the east, and Whitehorse Road in the south.
- **Secondary Trade Area South (STA-South)**, extends to Scottdale Street and Shepherd Street in the south, Suffolk Road in the west, Monash Street the east, and Canterbury Road in the north.
- **Secondary Trade Area West (STA-West)**, extends to Clyde Street and Chatham Road in the west, the rail-line in the south, Whitehorse Road in the north, and Union Road in the east.

Combined, the above form the Main Trade Area (MTA) which represents the region in which the Mont Albert Village will generate a large proportion of sales.

While the MTA does not extend to the east of Elgar Road, it is expected that a small proportion of customers would come from beyond the MTA in the Box Hill area.

Figure 4.1 Mont Albert Village Main Trade Area



Source: Ethos Urban

4.2 Population Trends and Forecasts

Population Trends and Forecasts

Currently, the MTA has an estimated population of approximately 15,880 residents, including approximately 6,090 residents in the PTA and 9,790 residents in the STAs.

Recent population growth in the MTA has been focussed in the PTA and STA-South, with the PTA population increasing by approximately +40 persons per year and the STA-South by +40 persons per year between 2016 and 2021.

Moderate growth is expected for the MTA to 2035 when the population is forecast to reach approximately 18,000 residents, including approximately 6,790 residents in the PTA and 11,030 residents in the STAs.

Population trends and forecasts for the trade area are summarised in Table 4.1 and are based on analysis of projections prepared by the Department of Environment, Land, Water, and Planning in Victoria in Future 2019. Furthermore, the forecasts also take into consideration short-term impacts of COVID-19.

Table 4.1: Historical and Projected Population, Mont Albert MTA, 2016 to 2035

	2016	2021	2025	2030	2035
Population					
PTA	5,910	6,090	6,290	6,620	6,970
STA-North	2,430	2,460	2,480	2,520	2,570
STA-West	3,620	3,660	3,790	4,010	4,240
STA-South	3,550	3,670	3,810	4,020	4,220
Total STA	9,600	9,790	10,080	10,550	11,030
MTA	15,510	15,880	16,370	17,170	18,000
Annual Growth (no.)					
PTA		40	50	70	70
STA-North		10	10	10	10
STA-West		10	30	40	50
STA-South		20	40	40	40
Total STA		40	70	90	100
MTA		70	120	160	170
Annual Growth (%)					
PTA		0.6%	0.8%	1.0%	1.0%
STA-North		0.2%	0.2%	0.3%	0.4%
STA-West		0.2%	0.9%	1.1%	1.1%
STA-South		0.7%	0.9%	1.1%	1.0%
Total STA		0.4%	0.7%	0.9%	0.9%
MTA		0.5%	0.8%	1.0%	0.9%

Source: ABS, Regional Population; DELWP, Victoria in Future 2019; Ethos Urban

Impacts of COVID-19 on Population Forecasts

Victoria in Future 2019 projections were produced before the onset of the COVID-19 pandemic which has, and will have, an impact on population growth associated with the closing of international borders and restrictions on domestic movement. The impacts of COVID-19 on population growth will be felt most in areas that relied on international migration as a significant source of population growth.

The components of population growth in the SA2 of Surrey Hills (East) – Mont Albert and Surrey Hills (West) – Canterbury are shown in Figure 4.2. These two SA2s combine to form parts of the MTA. Box Hill SA2 is also shown which includes a small proportion of the PTA although is primarily shown as a point of comparison.

Surrey Hills (East) – Mont Albert, which is the main reference point for population growth in the MTA, is experiencing natural increase (i.e. more births than deaths). However, net internal migration is negative, meaning more people are leaving Surrey Hills (East) – Mont Albert than being attracted to the suburb. Net internal migration is being replaced at a rate of 1.1 by overseas migration. Effectively, the number of people leaving Mont Albert for other locations in Australia is being replaced by overseas migrants.

In Surrey Hills (West) – Surrey Hills, natural increase is negative, meaning more deaths than births and internal migration is being replaced by overseas migration at a rate of 1.6.

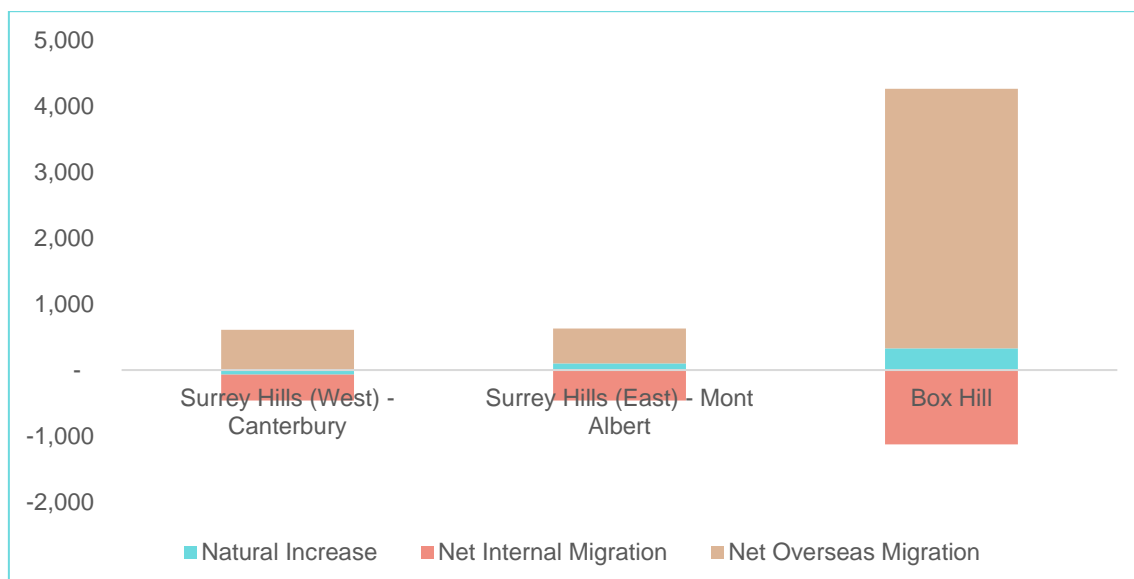
Box Hill is experiencing natural increase and a strong rate of net overseas migration, with overseas migrants replacing internal departures at a rate of 3.5.

On the basis of the analysis of the components of population change for Surrey Hills (East) – Mont Albert, COVID-19 is likely to have an impact on population growth in the MTA during the period when international borders are closed. However, the longevity of this impact is uncertain at present.

The Centre for Population forecasts net international migration in Melbourne will be close to zero in 2022 (-2,600 persons) before returning to positive numbers in 2023 and beyond.

The population forecasts shown in Table 4.1 take into account assumptions relating to a lower level of population growth over the 2021 to 2023 period compared to *Victoria in Future 2019* to reflect these expected short-term COVID-19 impacts.

Figure 4.2: Components of Population Change, 2016-20 (by SA2)



Source: ABS

4.3 Demographic Characteristics

The socio-demographic profile of residents in the MTA are compared to City of Whitehorse and Greater Melbourne and are summarised in Table 4.2. The main observations are as follows:

- **Higher incomes.** Household incomes in the MTA (\$108,370) are significantly above the Greater Melbourne average (\$80,990), and City of Whitehorse (\$78,560). This reflects the affluent nature of the MTA population.
- **Older age profile.** The median age of MTA residents (40.0 years) is older than the City of Whitehorse average (38.1 years) and the Greater Melbourne average (36.3 years).
- **Low proportion of residents born in non-English speaking countries.** A relatively small proportion of MTA residents were born in non-English speaking countries (21.0%); compared to Greater Melbourne (28.1%) and City of Whitehorse (34.7%).
- **Couple families with children.** The MTA has a higher proportion of couple families with children households (40.8%) compared to City of Whitehorse (35.7%) and Greater Melbourne (35.5%). This is underpinned by older families.
- **High housing costs.** The median monthly mortgage repayment in the MTA (\$2,470) is significantly above the City of Whitehorse (\$1,670) and Greater Melbourne (\$1,860). Similarly, median weekly rent in the MTA (\$420) is also higher than the City of Whitehorse (\$380) and Greater Melbourne (\$360).
- **High share of homes owned outright.** In the MTA, a significantly higher share of dwellings are owned outright (41.4%) compared with City of Whitehorse (37.6%) and Greater Melbourne (31.4%).

- **Semi-detached and townhouse dwellings.** Semi-detached and townhouse dwellings represent a substantial share of occupied dwelling supply in the MTA (30.0%), compared to the City of Whitehorse (23.9%) and Greater Melbourne (16.8%). This reflects the established nature of the MTA's property market and the three rail station precincts in the MTA where higher residential density is encouraged.

A spatial overview of the selected demographics within the MTA and adjoining areas including income, origin of birth, university attendance and age is shown in Figure 4.2. It is evident that Mont Albert and the MTA in general differs in its demographic profile to Box Hill to the east. Compared to Box Hill, the MTA reflects a largely Caucasian, older population with higher incomes, and less students.

In summary, the MTA's socio-demographic profile highlights the area's established and affluent population, with a high proportion of older families with children, semi-detached/townhouse dwellings, high housing costs, incomes and levels of home ownership.

Note: It is acknowledged that the demographic characteristics described in this Section refers to data from 2016, which is now five years old. At the time of writing (August 2021), this reflected the latest and best available demographic data. Information from the 2021 Census will not be available until mid-2022 or later.

Anecdotally, it is understood that demographic change in and around Mont Albert is occurring, with more younger families and a greater level of ethnic diversity. This is supported by the migration data shown in Figure 4.2 which shows natural increase is occurring in Mont Albert (more babies compared to deaths), and negative internal migration which is being replaced by positive overseas migration.

Table 4.3 Socio-demographic Profile, Mont Albert Village MTA, 2016

Category	PTA	STA	MTA	City of Whitehorse	Greater Melbourne
<u>Income</u>					
Median individual income (annual)	\$42,400	\$44,920	\$43,910	\$32,270	\$35,100
Variation from Greater Melbourne median	20.8%	28.0%	25.1%	-8.1%	na
Median household income (annual)	\$103,910	\$111,360	\$108,370	\$78,560	\$80,990
Variation from Greater Melbourne median	28.3%	37.5%	33.8%	-3.0%	na
<u>Age Structure</u>					
Median Age (years)	38.9	40.7	40.0	38.1	36.3
<u>Country of Birth</u>					
Australia	69.9%	72.9%	71.8%	59.8%	65.0%
Other Major English Speaking Countries	7.2%	7.3%	7.3%	5.5%	6.9%
Other Overseas Born	22.9%	19.8%	21.0%	34.7%	28.1%
<u>Household Composition</u>					
	-	-	-	-	-
<i>Couple family with no children</i>	24.3%	22.3%	23.1%	23.8%	24.3%
<i>Couple family with children</i>	36.9%	43.2%	40.8%	35.7%	35.5%
Couple family – Total	61.2%	65.5%	63.9%	59.6%	59.8%
One parent family	8.4%	7.3%	7.7%	9.9%	10.7%
Other families	1.2%	1.0%	1.1%	1.4%	1.3%
Family Households – Total	70.9%	73.9%	72.7%	70.9%	71.8%
Lone person household	24.7%	23.3%	23.9%	23.9%	23.3%
Group Household	4.4%	2.8%	3.4%	5.2%	4.9%
<u>Dwelling Structure*</u>					
Separate house	57.3%	63.6%	61.2%	68.1%	68.1%
Semi-detached, townhouse etc.	29.3%	30.4%	30.0%	23.9%	16.8%
Flat, unit or apartment	13.4%	6.0%	8.8%	7.9%	14.7%
Other dwelling	0.0%	0.0%	0.0%	0.1%	0.3%
<i>Occupancy rate</i>	90.5%	91.1%	90.9%	91.6%	90.4%
Average household size	2.6	2.7	2.7	2.6	2.7
<u>Tenure Type*</u>					
	-	-	-	-	-
Owned outright	40.1%	42.3%	41.4%	37.6%	31.4%
Owned with a mortgage	28.7%	33.9%	31.8%	32.7%	37.1%
Rented	30.6%	21.9%	25.3%	28.3%	30.9%
Other tenure type	0.7%	2.0%	1.5%	1.4%	0.6%
<u>Housing Costs</u>					
	-	-	-	-	-
Median monthly mortgage repayment	\$2,350	\$2,580	\$2,470	\$1,670	\$1,860
Variation from Greater Melbourne median	26.3%	38.7%	32.8%	-10.2%	0.0%
Median weekly rents	\$410	\$420	\$420	\$380	\$360
Variation from Greater Melbourne median	13.9%	16.7%	16.7%	5.6%	0.0%

Source: ABS, Census of Population and Housing 2016

Note: *Occupied Private Dwellings

Figure 4.2: Demographic Characteristics, 2016



Source: ABS, Census of Population and Housing, 2016; MapInfo; Ethos Urban

4.4 Retail Spending

Estimates of per capita retail spending by trade area residents has been prepared with reference to the *MarketInfo* retail spending model. *MarketInfo* is a micro-simulation model which uses data from the ABS Household Expenditure Survey (HES), the ABS 2016 Census of Population and Housing, ABS Australian National Accounts, and other relevant sources.

The retail spending data is presented in the following retail spending categories:

- **Food, Liquor and Groceries (FLG)**, including fresh food, groceries and take-home liquor. FLG is the most relevant retail category when assessing supermarket development.
- **Food Catering**, including cafes, restaurants and takeaway food
- **Non-Food**, including apparel, homewares, bulky merchandise and general merchandise and services.

Estimates of total retail spending between 2021 and 2035 are shown in Table 4.4 and have been calculated with reference to average per capita spending at a small area level (SA1) and population forecasts shown in Section 4.2.

In addition, the estimates include real growth in per capita spending, calculated with reference to historical growth rates in retail spending over the past 20 years as derived from ABS Australian National Accounts data.

Total retail spending by MTA residents is forecasted to increase from approximately \$290m in 2021 to \$377m in 2035, representing an increase of +\$87m over 14 years.

Total retail spending by PTA residents is forecasted to increase from approximately \$110m in 2021 to \$144m in 2035, representing an increase of +\$34m over 14 years.

Note, that all figures are expressed in constant 2021 dollars, and thus the effects of inflation are excluded.

Table 4.4: MTA Retail Spending, 2021-2035 (2021 dollars)

Retail Category	2021	2025	2030	2035
Primary Trade Area				
FLG	\$39.0m	\$40.7m	\$43.5m	\$46.4m
Food Catering	\$15.6m	\$16.5m	\$17.8m	\$19.2m
Non-Food	\$55.5m	\$60.9m	\$69.2m	\$78.7m
Total Retail	\$110.1m	\$118.1m	\$130.4m	\$144.3m
STA North				
FLG	\$16.0m	\$16.3m	\$16.8m	\$17.4m
Food Catering	\$6.1m	\$6.3m	\$6.6m	\$6.9m
Non-Food	\$23.3m	\$25.0m	\$27.4m	\$30.2m
Total Retail	\$45.5m	\$47.6m	\$50.8m	\$54.5m
STA South				
FLG	\$23.2m	\$24.3m	\$26.0m	\$27.7m
Food Catering	\$8.5m	\$9.0m	\$9.7m	\$10.4m
Non-Food	\$32.2m	\$35.6m	\$40.6m	\$46.0m
Total Retail	\$63.9m	\$68.9m	\$76.3m	\$84.1m
STA West				
FLG	\$24.7m	\$25.8m	\$27.7m	\$29.7m
Food Catering	\$9.4m	\$10.0m	\$10.8m	\$11.7m
Non-Food	\$36.7m	\$40.4m	\$46.1m	\$52.7m
Total Retail	\$70.8m	\$76.2m	\$84.7m	\$94.1m
Total Secondary Trade Area				
FLG	\$63.9m	\$66.5m	\$70.6m	\$74.9m
Food Catering	\$24.1m	\$25.3m	\$27.1m	\$29.1m
Non-Food	\$92.2m	\$100.9m	\$114.1m	\$128.8m
Total Retail	\$180.1m	\$192.7m	\$211.8m	\$232.7m
Main Trade Area				
FLG	\$102.8m	\$107.2m	\$114.1m	\$121.3m
Food Catering	\$39.7m	\$41.7m	\$44.9m	\$48.2m
Non-Food	\$147.7m	\$161.9m	\$183.3m	\$207.5m
Total Retail	\$290.2m	\$310.8m	\$342.2m	\$377.0m

Source: MarketInfo; Ethos Urban

5 Retail Assessment

This Chapter provides a retail assessment of Mont Albert Village, including estimated sales and market share, and an assessment of the impact of the proposed development on the balance of the Mont Albert Village and competing centres.

5.1 Mont Albert Village Centre Overview

While categorised as a 'Large Neighbourhood Centre' in local policy, in reality, Mont Albert Village currently serves a more local role. Compared to other larger neighbourhood centres in the City of Whitehorse anchored by major supermarkets, Mont Albert Village does not benefit from the custom attracted by a large national brand supermarket.

However, Mont Albert Village has its own 'charm' or character that is influenced by historical buildings and which is valued by the local community and traders. This also attracts customers from further afield, and any development at the Subject Site would benefit from complementing the existing Mont Albert Village character.

Based on a floorspace survey undertaken in August 2021 and information provided by Council, Mont Albert Village contains approximately 3,510m² of ground floor retail floorspace, including four vacancies totalling approximately 350m². Accounting for other shopfront tenancies used for non-retail activities (e.g. offices), this represents a vacancy rate of 7% of floorspace and 9% of tenancies. This vacancy rate reflects a relatively healthy centre, particularly in the current environment when lockdowns associated with COVID-19 are occurring (at the time of writing this report, Victoria was in the sixth lockdown).

A small-format Foodworks store is the main FLG tenancy and occupies approximately 360m² of floorspace including groceries and a liquor section.

Table 5.1: Mont Albert Village Retail Floorspace, August 2021

Retail Category	Floorspace	Tenancies
Food, Liquor and Groceries (FLG)	820m ²	5
Food Catering	690m ²	7
Non-Food	2,000m ²	21
Total Occupied Retail	3,510m²	33
Vacant	350m ²	4
Other shopfront tenancies	1,450m ²	9
Total Shopfront	5,310m²	46
<i>Vacancy rate</i>	6.6%	8.7%

Source: Ethos Urban

5.2 Mont Albert Village Estimated Sales and Market Share, 2021

Mont Albert Village generated retail sales of \$21m in 2021 (in constant 2021 dollars), reflecting an average of approximately \$5,900/m². Sales have been estimated having regard for the tenancy mix (refer Table 5.1), general industry benchmarks for varying types of retailers and observations made during a field visit in August 2021.

Average sales of approximately \$5,900/m² represents a relatively strong performing small neighbourhood centre and reflects the limited vacancy rate. The sales estimate incorporates relatively strong performing food retailers (e.g. Foodworks, bakery, butcher, deli) who have

performed well in light of a return to shopping locally driven by restrictions on movement due to COVID-19. Conversely, it also reflects a lower level of sales per square metre for non-food retailers.

The distribution of sales is outlined in Table 5.2 and assumes 60% of sales are derived from the PTA, 25% from the STA and 15% from beyond the MTA. On this basis, retailers in Mont Albert Village capture an estimated 6% of MTA retail spending (refer Section 4.4), including 11% of spending in the PTA and 3% in the STA. This level of market share reflects the limited scale of retail floorspace in the centre and the local role it serves.

Table 5.2: Mont Albert Village – Estimated Sales and Market Share, 2021

Category	Value	
Retail floorspace	3,510/m ²	
Average sales	\$5,930/m ²	
Estimated Sales	\$20.8m	
Distribution of Sales	%	\$
PTA	60.0%	\$12.5m
STA	25.0%	\$5.2m
MTA	85.0%	\$17.7m
Beyond	15.0%	\$3.1m
Market Share, 2021		
PTA	11%	
STA	3%	
MTA	6%	

Source: Ethos Urban

5.3 Implications of COVID-19 on Local Retailing

COVID-19 has had numerous impacts on the way we live, work, shop and socialise. Along with the health impacts, the various lockdowns and restrictions have impacted retailers in varying ways, depending on the specific retail sector and/or location.

With regard to local retailing, a combination of Working From Home (WFH), lockdowns and a desire to support local businesses during difficult times has meant many consumers have re-engaged with their local centres and reduced their share of spending to larger, and more distant centres. This has had positive impacts on trading levels of some retailers in Mont Albert Village, in particular food retailers including supermarkets and specialty food retailers (e.g. bakeries, butchers, delicatessens, fresh fruit and vegetable stores, etc).

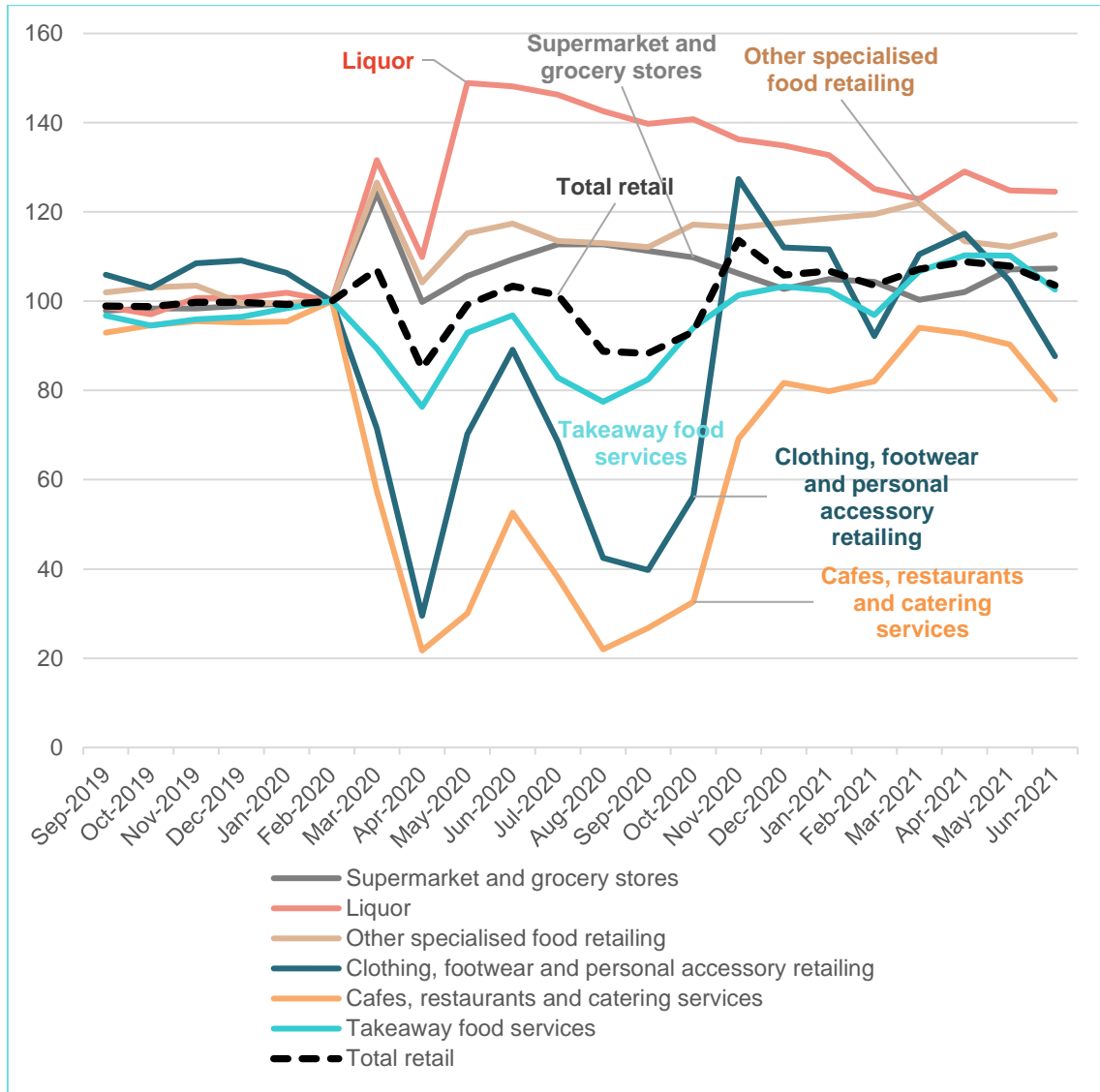
However, some retail sectors have been severely negatively impacted including cafés and restaurants who have had limits imposed the amount of people they can accommodate and/or been made to provide takeaway services only.

Other retailers such as apparel retailers or retailers of goods that are also commonly sold online have been subject to competitive pressures over a longer period as the growth online retailing has been occurring for some time. COVID-19 has accelerated the growth in online retailers and has meant these types of retailers need to have both an online presence as well as a 'bricks and mortar store'.

Providing the incidence of ‘lockdowns’ subsides, the trend of consumers re-engaging with their local centres has potential to have a positive impact on local centres such as Mont Albert in the longer-term.

A comparison of retail turnover for selected retail categories compared to turnover recorded in February 2020 is shown in Figure 5.1 and illustrates how the impacts of COVID-19 varying be retail sector.

Figure 5.1: Index of Retail Turnover, Victoria (100 = February 2020)



Source: ABS, Retail Trade, Australia; Ethos Urban

5.4 Estimated Sales of Proposed Development

Estimated Supermarket Sales

An estimate of supermarket sales at the Development Site considers the following:

- The first full-year of trading for the proposed full-line supermarket operated by Woolworths will be 2024/25.

- Approximately 70% of FLG spending is directed to supermarkets.
- Supermarkets will capture a share of FLG spending directed to supermarkets (referred to as 'market share'). The assumed market shares are as follows:
 - PTA: 55%
 - STA North: 25%
 - STA West: 35%
 - STA South: 35%
 - Total STA: 33%
 - MTA: 41%

The above market shares reflect the level of accessibility of each trade area to the Development Site and the relative choice in supermarkets. In addition, the market shares reflect the notion that the proposed supermarket will be the only large, full-line modern supermarket in the surrounding region.

- Approximately 15% of supermarket sales will be captured from shoppers living beyond the MTA.
- Non-FLG items will account for approximately 5% of sales for the planned full-line supermarket.

Taking into account the above, it is estimated the proposed Woolworths could achieve sales in the order of \$38m in 2025, increasing to \$43m in 2035 in-line with population and spending growth. This level of sales is considered sufficient to support a full-line Woolworths store and reflects the proposition a store in this location would be the major supermarket shopping location for PTA residents, while also be a relatively attractive option for STA residents to undertake their weekly shopping requirements.

This level of sales would be sufficient to support a full-line store in the order of 3,600m².

Table 5.3: Estimated Supermarket Sales, 2025-2035 (2021 dollars)

Year	Supermarket Sales
2025	\$38.2m
2026	\$38.7m
2027	\$39.2m
2028	\$39.7m
2029	\$40.2m
2030	\$40.7m
2031	\$41.2m
2032	\$41.7m
2033	\$42.3m
2034	\$42.8m
2035	\$43.3m

Source: Ethos Urban

Total Estimated Sales

In addition to supermarket sales, the assumed 400m² of speciality floorspace will also generate retail sales. Assuming the speciality retail floorspace achieves average sales in the order of \$7,500/m², the proposed development would achieve total sales in the order of \$41m in 2025. Assuming 85% of sales are derived from the MTA, this reflects a market share of 11% of all MTA resident retail spending.

Table 5.4: Estimated Supermarket Sales, 2025 (2021 dollars)

Category	2025
Floorspace	
Supermarket	3,600m ²
Speciality retail	400m ²
Total	4,000m ²
Average Sales	
Supermarket	\$10,600/m ²
Speciality retail	\$7,500/m ²
Total	\$10,290/m ²
Total Sales	
Supermarket	\$38.2m
Speciality retail	\$3.0m
Total	\$41.2m
% from MTA	85%
MTA Sales	\$35.0m
MTA Retail Spending	\$310.8m
MTA Market Share	11.3%

Source: Ethos Urban

5.5 Supermarket Capacity Assessment

A review of the supply of supermarkets in the broader region illustrates that only a limited supply of supermarkets exists in the MTA.

Coles Local in Surrey Hills is the only national brand supermarket, although represents a small format store accounting for only 1,280m² of floorspace. The Foodworks in Mont Albert is the other 'supermarket' (notwithstanding its very limited size) and is estimated to contain only 360m² of floorspace. In total, these two stores account for approximately 1,630m² of supermarket floorspace.

Residents are required to travel to centres beyond the MTA for their major supermarket shopping needs. The closest supermarkets to the MTA are in Box Hill Central (Coles and Woolworths), Balwyn (Woolworths), Mont Albert North (small-format Coles) and Box Hill South (ALDI).

A supermarket capacity assessment is shown in Table 5.5 which provides a theoretical assessment of supermarket demand. The assessment assumes that 70% of FLG spending by MTA residents can be retained locally – this assumption allows for 30% of supermarket spending to be directed to other supermarkets beyond the MTA.

Other assumptions in the analysis include 15% of supermarket sales could be captured from beyond the MTA, 5% of sales would be in non-FLG merchandise and the average sales of a supermarket in the MTA would be \$10,000/m² which reflects a relatively strong performing supermarket.

Based on these assumptions, retail spending of MTA residents in 2021 is sufficient to support approximately 6,240m² of supermarket floorspace; this is approximately 4,600m² greater than the existing supply and indicates demand exists for additional supermarket floorspace in the MTA.

The development of additional supermarket floorspace at Mont Albert Village would reduce the extent to which MTA residents are required to travel to other centres for the supermarket shopping, which would in turn, reduce the amount of retail spending escaping the MTA.

Table 5.5: MTA Supermarket Capacity Analysis, 2021

Category	2021
MTA FLG Spending	\$102.8m
MTA FLG Spending Directed to Supermarkets (at 70% of FLG spending)	\$72.0m
Assumed retention	70%
MTA Supermarket FLG Spending Retained	\$50.4m
Total FLG Supermarket Sales (assuming 10% from beyond MTA)	\$59.3m
Total MTA Supermarket Sales Potential (assuming 5% in Non-FLG Sales)	\$62.4m
Assumed Average Sales	\$10,000/m ²
Supportable Supermarket Floorspace	6,240m ²
Current Supermarket Floorspace in MTA	1,640m ²
Under/over supply	-4,600m ²

Source: MarketInfo; Ethos Urban

In combination, the estimated sales outlined in Section 5.4 and the above supermarket capacity assessment indicate available demand for a full-line supermarket at the Development Site.

5.6 Impact of Proposal in Mont Albert Village Centre

Impact on Floorspace and Role

Assuming the proposed development accommodates 4,000m² of retail floorspace, the total retail floorspace in the Mont Albert Village will increase from approximately 3,510m² in 2021 to approximately 7,070m² in 2025, representing a net increase of +3,560m² in retail floorspace.

Currently, it is estimated that approximately 440m² of retail floorspace is located on the Development Site comprising the Boulevard Café, Mislins Games and a vacant tenancy. In effect, the assumed 400m² of specialty retail floorspace replaces the existing retail tenancies on the site (including a vacant tenancy). On this basis, it is the impact of the proposed supermarket that is the most relevant to understanding the overall implications of the proposal.

Table 5.6: Change in Retail Floorspace in Mont Albert

Location	2021	2025	Change
Existing centre	3,510m ²	3,070m ²	-440m ²
New development (assumed)	-	4,000m ²	+4,000m ²
Total retail floorspace	3,510m²	7,070m²	+3,560m²

Source: Ethos Urban

As noted earlier, Mont Albert Village is identified as a Large Neighbourhood Centre; although is currently performing a role more akin to a Small Neighbourhood Centre. The addition of a full-line supermarket is consistent with its intended Large Neighbourhood Centre role in the activity centre hierarchy.

Impact on Visitation

Supermarkets are visited more often than any other form of retailing in Australia. Consequently, they attract significant levels of patronage upon which other retailers and businesses benefit. For this reason, planning for activity centres will nearly always take into consideration the potential to accommodate 'anchor' tenants such as supermarkets.

A measure of Australia's preference for supermarkets is illustrated in recent results of the Roy Morgan survey of Australia's most trusted brands where Woolworths and Coles were ranked number 1 and 2, respectively (Roy Morgan, *It's official: Supermarkets are the most trusted brands in Australia*, February 2021).

Bakers Delight is an example of a speciality retail chain that has focussed on locating adjacent to major supermarkets. Although the supermarket also sells bread, the number of customers attracted to the supermarket provides significant exposure to Bakers Delight stores.

The addition of a full-line Woolworths supermarket will attract customers who may not have consistently shopped at Mont Albert Village, providing an opportunity for exposure to nearby businesses. Assuming an average basket size (or transaction value) of \$40, the proposed Woolworths is estimated to attract approximately one million transactions a year.

Impact on Total Centre Sales and Market Share

From both a centre size and sales perspective, the proposed development will have a considerable influence on Mont Albert Village.

In 2025, total centre sales without the proposed development are estimated at approximately \$22m and this compares to approximately \$61m in sales with the proposed development, representing an increase of +\$38m in sales. This represents almost three times (2.7) the amount of sales that would otherwise occur in the centre without the proposed development proceeding.

The market share of MTA retail spending is forecast to increase from 6% of MTA spending without the proposed development to 17% with the proposed development.

Both the increase in sales and market share reflect the extent to which Mont Albert Village will be an increased focus for retailing and activity in the local community.

An estimate of total centre sales without and with the proposed development is shown in Table 5.7.

The scenario without the development assumes existing traders will continue to capture a market share of 6% of MTA spending.

The scenario with the proposed development takes into account estimated sales for the proposed development (refer Section 5.4) and assumes existing traders in the Mont Albert Village (excluding those currently located on the Development Site) will continue to capture similar market shares to which they currently achieve.

This may be a conservative estimate as potential exists for traders in the wider centre to benefit from an uplift in sales associated with the additional visitation to the centre generated by the proposed supermarket (this assumes suitable connectivity exists between the supermarket, car parks and existing traders).

Table 5.7: Impact on Mont Albert Village Centre Sales, 2021-2030

Category	2021	2025	2030
<u>No Development</u>			
Total centre sales	\$20.8m	\$22.3m	\$24.6m
MTA market share	6.1%	6.1%	6.1%
<u>With Development</u>			
Total centre sales		\$60.7m	\$65.4m
MTA market share		16.6%	16.3%
<u>Change</u>			
Total centre sales		+\$38.4m	+\$40.8m
MTA market share		+10.5%	+10.2%

Source: Ethos Urban

Note: Figures in constant 2021 dollars

5.7 Impact on Broader Activity Centre Hierarchy

General Trading Impact

In broad terms, the competitive trading impacts arising from the proposed development will be due to the potential for retail spending of consumers to be diverted from alternative shopping destinations, primarily other supermarkets.

A retail impact assessment examines the potential competitive impact of a development proposal. However, it is important to appreciate that the actual impacts will depend to a large degree on the circumstances of individual businesses and their response to the introduction of competition.

For example, in the retail industry a common response of centres and retailers to new competition includes:

- Refurbishment and other improvements to facilities and presentation
- Re-investment and expansion of centres and stores
- Re-positioning a centre through changes in tenant mix and type (e.g. focussing on a key target market)
- Marketing and promotions activity, including enhanced price competition and use of customer loyalty programs to reach consumers.

A broad examination of the impact of the proposed development is provided in Table 5.8. This shows how the proposed development is expected to change the distribution of total retail spending by MTA residents.

Table 5.8: General Trading Impact, 2021-2035

Category	2021	2025	2030	2035
Mont Albert Village sales from MTA	\$17.7m	\$51.6m	\$55.6m	\$60.0m
MTA spending	\$290.2m	\$310.8m	\$342.2m	\$377.0m
MTA spending available to other retailers	\$272.5m	\$259.2m	\$286.6m	\$317.1m
Change in MTA spending available to other retailers compared to 2021		-\$13.3m	+\$14.1m	+\$44.6m

Source: MarketInfo; Ethos Urban

Note: Figures in constant 2021 dollars

In 2021, MTA residents generate approximately \$290m of retail spending, of which approximately \$18m is directed to Mont Albert Village and \$272m is currently directed to a range of centres located both within and beyond the MTA.

Assuming the development occurs in 2025, an estimated \$52m in MTA retail spending – out of \$311m in spending by MTA residents – will be directed to the expanded Mont Albert Village. The balance of MTA retail spending, or \$259m will be available to all other retailers. In 2025, this level of MTA spending available to other retailers will be approximately -\$13m lower than current levels. It is likely this reduction in available spending will largely impact national-brand supermarkets, in particular Woolworths.

Due to population and spending growth, by 2030 the amount of MTA retail spending available to other retailers will have increased by +\$14m compared to the current 2021 level. This reflects a situation whereby retailers may experience a one-off trading impact upon the opening of the proposed development at Mont Albert Village before spending growth in the MTA returns sales at competing retailers to above 2021 levels.

Based on observations during visits and an understanding of the trading conditions of centres and supermarkets in the surrounding region, each competing centre/supermarket appears to be trading at viable levels that could withstand a limited one-off trading impact associated with the development of the proposed supermarket at Mont Albert.

Centre Specific Impacts

The extent of retail trading impacts of any one retailer or centre associated with the introduction of new competition relies on the individual responses of each businesses (or centre). Therefore, estimating the specific trading impacts of development on specific retailers or centres is difficult. For this reason, any analysis of retail trading impacts should be viewed as indicative with the purpose of identifying the general nature of impacts and whether they appear reasonable or otherwise.

A summary of the estimated retail trading impacts of the proposed development on most relevant competing centres is provided in Table 5.9. The assessment takes into consideration the uplift in total sales at Mont Albert Village as shown in Table 5.7. The assessment of retail trading impacts has had regard for:

- Estimate of sales for identified centres in 2021.
- Estimated sales for identified centres in 2025, assuming the proposed development does not proceed.
- Estimate of the sales for each identified centre assuming the proposed development does proceed.

These estimates take into account the share of the retail spending market each centre is estimated to capture and the extent to which each centre is likely to compete with the proposed development, noting centres with national brand full-line supermarkets are likely to compete to greater extent than centres anchored by smaller, limited range supermarkets.

The level of impact of all identified centres is not at a level which would undermine the viability of any centre or supermarkets. Centres which are expected to have the largest impact (in dollar terms) are the following:

- Box Hill, with an estimated impact of -\$8m (or -3%) in 2025.
- Balwyn, with an estimated impact of -\$6m (or -5%) in 2025.
- Middle Camberwell, with an estimated impact of -\$4m (or -5%) in 2025.
- Forest Hill Chase, with an estimated impact of -\$4m (or -1%) in 2025.
- Surrey Hills, with an estimated impact of -\$3m (or -9%) in 2025. It is noted that the Coles Local in Surrey Hills provides a different offer to that of a full-line Woolworths supermarket in Mont Albert and would continue to serve this role in the Surrey Hills community.

Table 5.9: Impacts on Selected Centres, 2025

Centre	Estimated Sales, 2021	Estimated Sales, 2025 (No Development)	Estimated Sales, 2025 (With Development)	Impact (\$)	Impact (%)
<u>MTA</u>					
Surrey Hills	\$37m	\$40m	\$36m	-\$3m	-9%
<u>Beyond MTA</u>					
Box Hill Central	\$275m	\$295m	\$286m	-\$8m	-3%
Balwyn	\$100m	\$107m	\$102m	-\$6m	-5%
Mont Albert North	\$35m	\$37m	\$36m	-\$1m	-3%
Box Hill South	\$30m	\$32m	\$30m	-\$2m	-7%
Maling Road, Canterbury	\$19m	\$20m	\$20m	\$0m	-2%
Blackburn South	\$63m	\$67m	\$64m	-\$3m	-4%
Burwood Brickworks	\$121m	\$130m	\$129m	-\$1m	-1%
Burwood Heights	\$56m	\$60m	\$60m	\$0m	-1%
Middle Camberwell (Riversdale Road)	\$70m	\$75m	\$71m	-\$4m	-5%
Forrest Hill Chase	\$300m	\$321m	\$318m	-\$4m	-1%

Source: MarketInfo; Ethos Urban

Note: Figures in constant 2021 dollars

5.8 Reduced Escape Spending

An assessment of the impact of the proposal on the level of retail spending escaping the MTA has been undertaken and is summarised in Table 5.10.

Currently, Mont Albert Village and Surrey Hills are the main retail centres in the MTA, with neither containing a full-line supermarket. Consequently, a significant amount of MTA retail spending escapes to other centres beyond the MTA that include full-line supermarkets.

Therefore, the addition of a full-line supermarket to Mont Albert Village will lead to a reduction in escape spending. Currently, it is estimated that \$256m of \$290m of MTA retail spending escapes the MTA. By 2025, this level of escape spending will increase to \$274m assuming the development does not proceed.

Assuming the development does proceed, this will result in a reduction of MTA escape spending of \$31m to \$243m relative to the No Development scenario.

Table 5.10: Impacts on Escape Spending, 2021-25

Category	2021	2025 - No Development	2025 - With Development
MTA retail Spending	\$290.2m	\$310.8m	\$310.8m
MTA spending retained by Mont Albert Village and Surrey Hills	\$34.3m	\$36.8m	\$67.9m
MTA escape spending - \$m	\$255.9m	\$274.0m	\$242.9m
MTA escape spending - %	88%	88%	78%

Source: MarketInfo; Ethos Urban

Note: Figures in constant 2021 dollars

6 Other Considerations

Other matters worth consideration when assessing the merits of this proposal include the following:

- **Impact on Employment:** The proposed development will have a positive impact on employment. The development of a 3,600m² supermarket has the potential to support 180 jobs including full-time, part-time and casual positions.
- **Timing of proposal and infrastructure developments:** Over the next few years Mont Albert traders will be faced with a number of challenges associated with construction projects impacting normal patterns of trade. The potential closure of Mont Albert Road for the station/level-crossing removal is likely to have a negative impact of some extent. Other factors associated with these projects that impact consumer amenity will also impact traders.

The development site is located at the 'gateway' to the village and consideration of impacts during development of the proposal should be considered, particularly given the impacts the traders may also face as a result of the construction of the new station and level-crossing projects. This is in addition to the impacts faced by some traders associated with COVID-19.

- **Key considerations for the proposal:** During consultation a number of considerations were raised reading the proposal and works associated with the level-crossing removal and station development which include the following:
 - **Station building:** Potential for the heritage station building to be relocated to the end of Hamilton Street, so that it was visible from Mont Albert Road, for use as a community building. This would provide Mont Albert Village with a greater mix of uses and encourage people to spend more time in the centre.
 - **Collaboration:** Strong desire was expressed for proposed development to be a collective process involving the traders/community, Council and Woolworths (to the extent possible). A collaborative process involving the community is supported in Clause 21.07-3 of the Whitehorse Planning Scheme.
 - **Car park:** Issues involving the ownership of the land, and the contribution of traders were raised. This was not discussed at length during consultation as it is considered to be beyond the brief provided by the client.
 - **'Doing it right':** A view was expressed that the proposed development has the potential to provide positive benefits for Mont Albert Village and the community, providing "it is done right".

In order for the development to be 'done right' it will need to be cognisant of the character and heritage of the Village and surrounds; consider access arrangement to the car park and supermarket so that it is integrated with the balance of the centre; consider any displaced retailers should there be speciality shops as tenants; ensure there are no lost car parks for traders.

7 Conclusions

The key conclusions derived from the research and analysis presented in this report are summarised below:

- 1 Policy support: The proposed development of a full-line supermarket would support and enhance Mont Albert Village's role as a Large Neighbourhood Centre. A review of the Whitehorse Planning Scheme provides support for the proposed development as it would improve the level of local convenience retailing without undermining the wider activity centre hierarchy.
- 2 Proposed development can be supported. The proposed development would achieve retail sales in the order of \$41m and achieve a MTA market share of 11%. This is considered to be achievable and reflects the lack of easily accessible modern, full-line supermarkets in the local area.
- 3 Potential to have positive impacts for Mont Albert Village retailers: The proposed development will constitute a significant change in the size and operation of the Village, with the proposed development forecast to almost triple the level of sales. The development of a full-line supermarket has the potential to attract around 1 million visits a year, a proportion of which may not have visited the Village previously. This provides an opportunity for local retailers and businesses to benefit from the significant increase in exposure to consumers. It will be important that connectivity between the proposed development, the balance of the Village and car parks is maximised.
- 4 The development will not undermine the activity centre hierarchy: Competitive trading impacts are expected. However, these are not expected to be beyond the realm of normal competition or undermine the activity centre hierarchy. No centre is estimated to achieve an impact of greater than 10% on retail sales as a result of the proposal.
- 5 Reduction in escape spending: The development will lead to a reduction in retail spending escaping the MTA of approximately \$31m. This reflects the increased level of accessibility to supermarket shopping facilities for the local community.
- 6 Generate local employment opportunities: The proposed development will have a positive impact on employment. The development of a 3,600m² supermarket has the potential to support 180 jobs including full-time, part-time and casual positions.
- 7 Importance of 'doing it right': Some community passion exists relating to Mont Albert Village and it will be important that the proposed development considers the following:
 - Collaboration with the community (where and when possible).
 - Retention of the village 'feel and character.'
 - The surrounding heritage areas.
 - Access arrangements to the car park and supermarket so that it is integrated with the balance of the centre.
 - Any displaced retailers should there be speciality shops as tenants of the proposed development.
 - There are no lost car parks for traders.

Appendix

The stakeholders consulted with during this project are listed below.

Stakeholder

Deborah Shambrook, Coordinator Investment and Economic Development, City of Whitehorse

Allison Egan, Coordinator Strategic Planning, City of Whitehorse

Tony Peak, Manager Property and Leasing, City of Whitehorse

Ian Coleman, Heritage Advisor, City of Whitehorse

Councillor Amanda McNeill, City of Whitehorse

Councillor Blair Barker – City of Whitehorse

Councillor Tina Liu, City of Whitehorse

David Winter (Trader in Mont Albert Village)

Bruce Harvey (President Trader's Association)
