# A Home in Hepburn Shire

## Draft Strategy and Action Plan

Working to address housing affordability and availability, and facilitate Social and Affordable Housing in the Hepburn Shire.

Hepburn
SHIRE COUNCIL

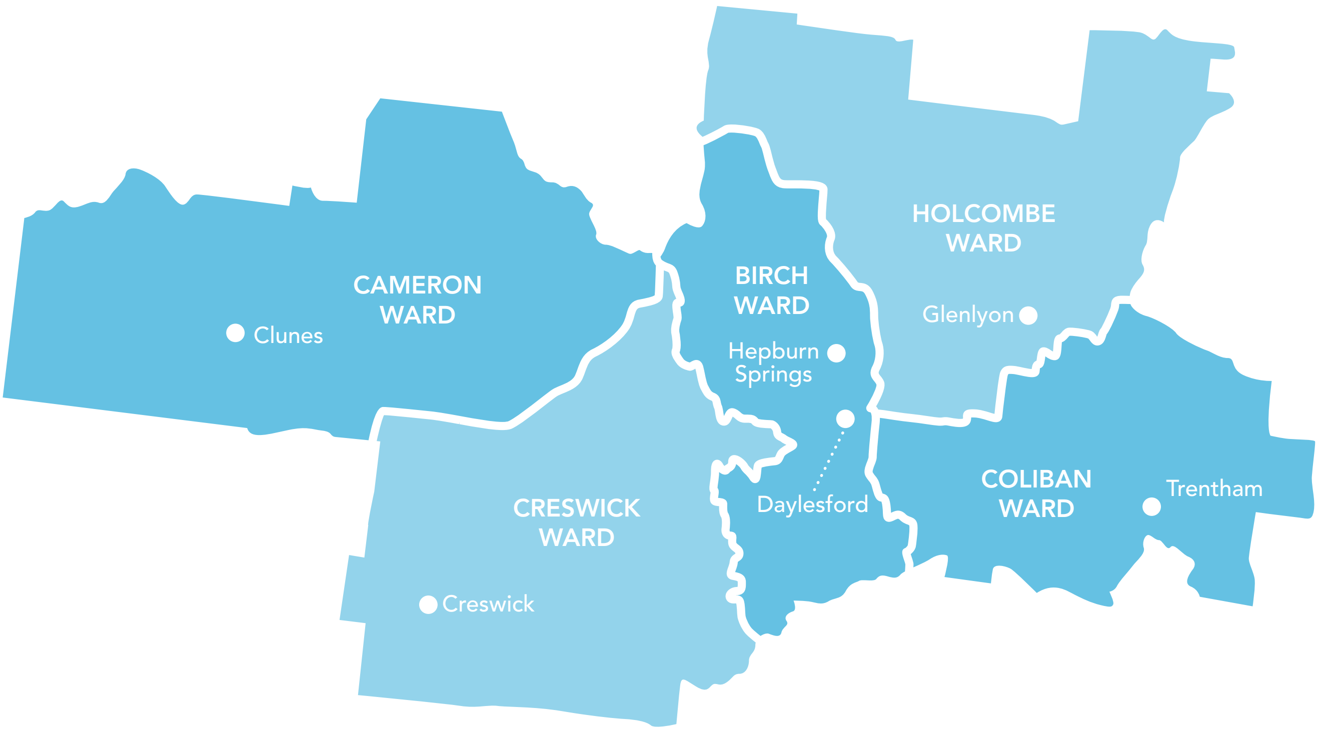
## ACKNOWLEDGEMENT OF COUNTRY

Hepburn Shire Council acknowledges the Dja Dja Wurrung as the Traditional Owners of the lands and waters on which we live and work. On these lands, Djaara have performed age-old ceremonies of celebration, initiation and renewal. We recognise their resilience through dispossession and it is a testament to their continuing culture and tradition, which is strong and thriving.

We also acknowledge the neighbouring Traditional Owners, the Wurundjeri to our South East and the Wadawurrung to our South West and pay our respect to all Aboriginal peoples, their culture, and lore. We acknowledge their living culture and the unique role they play in the life of this region.

Hepburn Shire - an inclusive rural community located in Dja Dja Wurrung country where all people are valued, partnerships are fostered, environment is protected, diversity supported, and innovation embraced.

Community Vision 2021-2031 & Council Plan 2021-2025 (Hepburn Together)




The Draft Strategy and Action Plan was prepared with the assistance of

Hornsby & Co. Brokering Social and Affordable Housing

activate CONSULTING

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# Each night in Hepburn Shire there are people who do not have a safe, secure home

- staying in emergency accommodation, couch surfing, sleeping in their car, or rough sleeping. In addition, many people are experiencing housing stress – where the cost of rent is so high they can't afford to pay for food, medical care or other basic living expenses.

**Adequate housing for all residents is the foundation of a vibrant local economy and a cohesive community.**

Without the certainty of a home that is affordable and suitable, people aren't able to participate in, and contribute to, the local community.

This has a flow on effect to businesses, which find it hard to find and keep staff, and local groups which miss out on the energy and skills of volunteers.

Which in turn then impacts the services, programs and retail options available to the local community.

# 1> DEVELOPING A STRATEGY AND ACTION PLAN

Hepburn Shire Council is keen to identify the things that Council and the community can do to respond to housing affordability challenges and the need for Affordable Housing.

We recognise that most factors that drive housing affordability, housing availability and the amount of Affordable Housing are outside the direct control of local government, but we know our actions can make a difference. There is an important distinction between Affordable Housing and housing affordability which is explained on pages 10 and 11. This document considers both Affordable Housing and housing affordability and delivers on Hepburn Shire Council's commitment to develop an Affordable Housing Strategy and Action Plan.

"Hepburn Shire Council recognises that access to secure, appropriate, and affordable housing is an important foundation to ensuring diversity and contributing to the social and economic success of its community.

Hepburn Shire Council is committed to an inclusive and diverse community and will support improved community access to safe and affordable housing through:

a Advocacy to other levels of government and working in partnership with the Community

b Conduct of research to inform policy and strategy development and advocacy

c Development and implementation of an affordable housing policy and strategy that identifies opportunities in land-use planning and social policy domains, and

d Ensuring its affordable housing policy commitment is tested through community engagement and appropriately resourced to ensure effective implementation."

*Hepburn Shire*
*Affordable Housing Policy 2021*

## 1.1 > The process

The process to develop the Draft Strategy and Action Plan is set out below:

| | |
|---|---|
| **Scope and Plan** | • Discussion with Stakeholders |
| **Data collection and analysis** | • **Background Report**<br>• **Issues and Options Paper** |
| **Community Engagement** | • Stage 1 - Survey, community pop-ups<br>• Stage 2 - Affordable Housing Solutions Forum |
| **Analysis and drafting** | • Engagement findings Report Stage 1 and 2<br>• **Draft Strategy and Action Plan** |
| **Community consultation** | • Opportunities to provide feedback on the Draft Strategy and Action Plan |
| **Review and Finalise** | • Consider feedback<br>• Final Strategy and Action Plan |




## 1.2 > Community engagement

There are three stages of community engagement to inform the development of the Strategy and Action Plan

**Stage 1 –** was supported by an Issues and Options Paper which summarised key research on the local issue, information about roles and responsibilities, and a range of potential actions available to councils and their implications or 'trade-offs' to consider.

- 689 people visited the Participate Hepburn consultation webpage
- the Issues and Options Paper was downloaded 158 times
- approximately 220 people provided feedback through surveys, pop-ups, meetings, written submissions, interviews and sharing lived experience stories.

**Stage 2 –** an Affordable Housing Solutions Forum held at the Daylesford Town Hall. The Forum brought together a range of people with different perspectives and experiences to consider, refine and prioritise potential actions emerging from Stage 1 research and consultation.

- 34 people attended the Forum
- 15 were representatives from key stakeholder organisations
- 19 were other local community members

**Stage 3 –** Community consultation on the Draft Strategy and Action Plan (this document) . Visit the Participate Hepburn website for details on how you can get involved. [participate.hepburn.vic.gov.au](participate.hepburn.vic.gov.au)


# Community engagement to develop the Draft Strategy and Action Plan:

**689**
**unique visitors**
visited to the 'Participate Hepburn' consultation webpage

**220**
**people provided feedback**
through surveys, pop-ups, meetings, written submissions, interviews and sharing lived experience stories

**34**
**people attended the Forum**

**158**
**times**
the Issues and Options Paper was downloaded

**15**
**were representatives**
from key stakeholder organisations

**19**
**were other local community members**

# 2> DEFINING AFFORDABLE HOUSING
## & HOUSING AFFORDABILITY

There is an important difference between Affordable Housing and housing affordability.

Affordable Housing is non-market housing where the rents or purchase price are set at an affordable rate, not simply determined by economic market forces. It is housing that is appropriate for the needs of very low, low, and moderate income households.

A household is considered moderate income (or lower) if it is a:

- Single person with a weekly income below $900 per week
- Couple with a weekly income below $1,345
- A family with a weekly income below $1,884

### Hepburn households in need of Affordable Housing

| | Total No. of Households in Need |
|---|---|
| **Homeless** | 24 |
| Social Housing | 128 |
| **Rental Stress** | |
| Very low income | 196 |
| Low income | 67 |
| Moderate income | 18 |
| **Total Need** | 434 |
| **Unmet Need** (Total minus Social Housing) | 306 |

Source: Hornsby & Co analysis of 2021 and 2016 Census data

Rental stress is not defined in legislation but is generally understood to apply when housing costs of lower income households exceed 30% of household income (usually applied to households in the bottom 40% of Australia’s income distribution).

Affordable Housing has eligibility requirements (household income) and an allocation process to make sure the housing goes to people in need.

In Victoria, most Affordable Housing is Social Housing – long-term rentals set at no more than 30% of the household income.

Social housing is either:

- Public housing – owned and managed by the State Government
- Community housing – managed and/or owned by not-for-profit community housing organisations.

Census 2021 data shows approximately 128 households (1.7%) are living in social housing in Hepburn Shire. This is significantly lower than the average rate for Victoria (2.6%).

State Government usually has responsibility for funding social housing. As rents are set well below market rate social housing needs a subsidy to make it viable. The Big Housing Build is a $5.3billion State Government funding program to build 12,000 Social and Affordable Housing homes across Victoria.

Federal Government may also fund the development of Social Housing. It has promised to build 30,000 new social housing homes across Australia within the next five years.

Some local governments subsidise Affordable Housing by providing land it owns at little or no cost.

Subsidies can also come from developers who agree to provide cash, land, or houses for Affordable Housing as part of their planning permit or rezoning proposal.

Affordable Housing is an important housing solution, especially for low income households who are priced out of the housing market.

> It is estimated that more than 300 households in Hepburn Shire have an unmet need for Affordable Housing.

(see Table on page 10)

# 3> SNAPSHOT OF HEPBURN SHIRE

Hepburn Shire is a large, mostly rural municipality of 1,470 square kilometres. It includes the larger regional towns of Creswick and Daylesford/ Hepburn Spring, the smaller service towns of Clunes, Trentham and Glenlyon, and many small rural settlements.

According to the 2021 Census, approximately 16,604 people live in Hepburn Shire. This includes 180 Aboriginal and Torres Strait Islander peoples.

The population has grown by 1,274 in the last 5 years, an 8.3% increase. It is forecast to continue growing to 17,700 by 2036. [1]

In addition, parts of the Shire get a lot of day, weekend and holiday visitors. Many stay in short-term accommodation (like AirBnB). There were more than 1.18 million visitors to Hepburn Shire in 2019. [2]

Hepburn supports 5,636 jobs and has an annual economic output of $1.548 billion. [3]

The largest industry and employer is the Health Care and Social Assistance sector with 784 jobs or 16.25% of total employment.

There are 9,477 private homes in Hepburn Shire. Nearly all (94.5%) are separate houses, and most of those have 3 or more bedrooms (72.8%). [4]

The 2021 Census showed that there are 2,008 unoccupied homes in the Shire (or 22% of all private homes). This is twice the rate of the Victoria average. These may be holiday homes or used as short stay accommodation businesses.

This growing population + high rates of unoccupied dwellings is contributing to our growing housing crisis.

# The 2021 Census showed us:

16,604
**People**
live in Hepburn Shire

8.3%
**Increase**
Population growth in the past 5 years

5,636
**Jobs**
are supported in Hepburn Shire

2,008
**Unoccupied homes**
in Hepburn Shire on Census night

784
**Jobs**
largest employer in the Health Care and Social Assistance sector

1.18
**Million visitors**
to Hepburn Shire in 2019

1,470
**Square kilometres**
in Hepburn Shire

9,477
**Private homes**
in Hepburn Shire

**Unoccupied dwellings**
contributing to our growing housing crisis

# 4> WHAT IS THE ISSUE?

A growing number of people in Hepburn Shire are finding it difficult to secure a home at a price they can afford.

This can be grouped into three key issues.
A person may be experiencing one, two or all these issues together.

## Affordability

- People are spending so much on housing that they can't pay for other basic needs like food, utilities, or medical expenses.

> Rents have increased by 51% over the past 10 years and the median rent in Hepburn Shire is $295 per week. A single person on the aged pension would be spending more than 60% of their income on rent at that level. [5]

## Availability

- Even when people can afford the rent, there are not enough long term rental properties available. This means people are competing and vulnerable people are more likely to miss out.

> In the year to June 2021, there were 20% (or 58) fewer private rental listings in Hepburn Shire. [6]

## Appropriateness

- Some people have a roof over their head but the house is not appropriate for their needs. This results in overcrowding, people living far away from their work, or people living in cold houses or houses that are missing the basic facilities they need.

> In the year to June 2021, 228 people in Hepburn Shire accessed specialist homelessness support services. Many of these people would have been couch-surfing or fleeing domestic violence. [7]

# HOUSING AND THE LOCAL ECONOMY

## The Hepburn Shire supports 5,636 jobs. There is a strong link between a thriving local economy and housing. Having a sufficient supply of affordable appropriate housing can help businesses attract and retain staff.

For communities that rely on tourism and the visitor economy the relationship between housing, the delivery of services (e.g. healthcare and education), and the economy can be more complex. Staff need housing close to where they work, but tourists need accommodation too, and that includes short stay accommodation
often in houses that might otherwise be used for long-term rentals.

Overnight visitors spend four to five times as much per person as day trip visitors.

Visitation Statistics for the Daylesford Macedon Tourism (DMT) region for the 12 months ending December 2022 show:

- The overnight visitor spend was $477 million.
- The daytrip spend is worth $303 million
- In Hepburn Shire, the average spend per night is the highest in our region at $223 per person per night, against a regional Victoria average of $200. [8]

The challenge is to ensure there is sufficient housing for residents while also ensuring options for visitor accommodation. Both are required to support the local Hepburn Shire economy and the services that flow from that.

# 5> WHAT IMPACT DOES THIS HAVE?

The current housing situation is having a broad impact across the Hepburn community:

## Individuals

Without a secure, safe and suitable roof over your head you can't participate in and contribute to the community. Some people are being forced to move away from their community networks, make their children change schools, or stay in homes that are no longer safe for their needs because they can't find any other option.

> More than one-in-three rental households in Hepburn Shire are experiencing rental stress. [9]

### Women's Health Grampians

- The causes of homelessness are poverty and social exclusion for all genders.
- There are structural elements affecting women such as family violence, a lack of equal access to financial resources, caring responsibilities and working in casualized and lower-paid industries such as community services and key workers in hospitality and health. This affects women's access to secure and affordable housing.
- Access to safe, appropriate and affordable housing is essential to women and girls' wellbeing and for ensuring equality across the community.
- Older women and women fleeing violence are more vulnerable to homelessness, meaning younger women are over-represented in homelessness numbers and older women are the fastest growing group of homeless.
- Research has found older women seek security and safety including good neighbours. When coupled with disability, safety becomes an issue of even greater prominence.

## Businesses and service providers

Key local industries like health care and social assistance, hospitality, tourism and farm work are struggling to attract and keep staff who can't afford to live nearby and are faced with a long commute everyday from Melbourne's outskirts. Staff shortages are impacting the viability, operating hours and availability of local businesses and services.

> Some local businesses have had to buy or rent housing for their staff to attract and retain staff.

## Community members

Local friendship, family, school or sporting networks may be impacted as people are forced to move out of the area. There may be longer wait times to access essential services due to staff shortages, and local businesses or cafes may close or reduce their offerings.

> In 2021 more than 1,000 residents in Hepburn Shire needed assistance with core activities. This has increased by 16% since 2016. Family members and care staff need housing that is not too far from the person they are assisting.

Adequate, affordable housing for all residents is the foundation of a vibrant local economy and a cohesive community.

# 6> WHAT IS CAUSING THE PROBLEM?

The price of housing is driven by many factors, some of them are broad and some specific to regional towns like Hepburn Shire.

"When it comes to our business, we are just trying to survive. We are expected to provide tourist accommodation but instead we have local people begging for accommodation. We are trying to do what we can to help, but the Shire needs more housing."

*Hepburn Shire accommodation provider*

At a Federal level, taxation settings – like negative gearing and capital gains tax – may make it attractive for people to invest in housing which can push prices up.

In simple terms, if the demand for housing is higher than the supply, the increased competition for the housing that is available will push the prices up.

In Hepburn Shire the number of homes (supply) is shaped by the amount of land that is suitable and zoned for new houses to be built.

Initial studies indicate there is a sufficient amount of zoned land in Clunes and Creswick to be developed to meet demand. Daylesford & Hepburn Springs, and Trentham, are limited by the existing town boundaries and constraints including forests, water catchments and bushfire hazard.

Housing density, or the number of homes per square metre of land, also impacts on supply. Some types of housing such as low scale apartment buildings (2 or 3 storeys) and townhouses mean you can build more homes on the same amount of land that currently has just one home. The planning system and community attitudes towards different types of housing can either enable or present a barrier to the replacement of one house with two or more houses.

> There are 9,477 private homes in Hepburn Shire. Nearly all (94.5%) are separate houses, and most of those have 3 or more bedrooms (72.8%).[10]

But when it comes to housing, supply is about more than just the number of homes. In Hepburn Shire at least 1,000 homes are listed online for short stay accommodation (e.g. Airbnb), roughly 10% of all dwellings.[11] They are not available for long term rentals. This means even though there might be enough houses, there is not enough housing. This is especially the case in Daylesford and Hepburn Springs which are popular with visitors and tourists.

> Data from AirDNA for Daylesford area shows there are currently 500 active short-stay rentals advertised, 96% are entire homes. This has increased by 51 properties since July 2019.[12]

# 7> ACTIONS

Council has considered the ideas provided through engagement, and looked at what other councils and organisations are doing to address affordable housing and housing affordability.

Most of the policy setting, legislation and funding to encourage more housing, or to deliver Affordable Housing, is the responsibility of State or Federal Government. The amount of housing available to rent or buy is also influenced by individual land and property owners, developers, corporations or lending institutions.

While local government can't control all these elements, there are some actions councils can take to help tackle the local housing affordability issue and to facilitate more Affordable Housing.

The Council Plan 2021–2025 (page 38) includes the following Priority statement relevant to housing affordability and Affordable Housing:

*2.1 Support appropriate land use and accommodate more affordable long-term housing within townships that conforms with the character of the area.*

The Draft Strategy and Action Plan builds on that Priority statement, and the first two stages of community engagement, and includes Actions group together under the themes of:

- Community and partnerships
- Advocacy
- Land use planning and regulation
- Incentives and investment

The tables over the next four pages list the actions. We have identified who will take the lead on delivering the action and who will support in delivering each action (indicated by brackets). We have also set out whether the action will be delivered in the short, medium, or long term or is ongoing.

# 1. Community and partnerships

The Hepburn Shire community is actively engaged in addressing the issue of housing affordability and facilitating the delivery of additional Affordable Housing. There are also existing organisations and government departments that are involved in delivering and managing Affordable Housing or can influence housing affordability.

The actions below demonstrate how Council will work in partnership with the community and other organisations.

Short term = < 1 year
Medium term = 1-2 years
Long term = 2+ years

| | **Council will work in partnership with the community, organisations, and State Government departments to address housing affordability in the municipality, and encourage the development of Affordable Housing.** | | |
|---|---|---|---|
| | **Action** | **Lead (Support)** | **Timeframe** |
| **1.1** | Establish a Housing Working Groups with broad membership to guide and drive the actions in the Strategy and Action Plan. | Council (Community) | Short |
| **1.2** | Undertake and collate research on housing in Hepburn Shire and share the findings within the community to help drive and support action. | Council (Community) | Ongoing |
| **1.3** | Deliver an awareness raising campaign to:<br>• highlight the critical need for Affordable Housing including key and essential worker housing<br>• encourage property owners to make dwellings available for long-term affordable rental accommodation by promoting the benefits to owners and the community of affordable housing.<br>• illustrate the economic benefits of affordable housing for workers and locals<br>• explain the options for building granny flats, second dwellings, increased density housing that also protect heritage streetscapes<br>• point people to information on sustainable housing options that save household income | Council (Community) | Short |
| **1.4** | Investigate starting a building co-operative (or other similar organisation) that raises funds to build and manage housing (including opportunities for tiny home projects, an eco-village etc.). | Community | Medium |
| **1.5** | Work with the Aboriginal community including DJAARA to support the implementation of Mana-na worn-tyeen maar-takoort – The Victorian Aboriginal Housing and Homelessness Framework in Hepburn Shire. | Council (Community) | Ongoing |
| **1.6** | Increase access to local Home Share[1] programs including multi-generation accommodation arrangements and accommodation for key workers. | Community | Short |

Continued over page

1 Home Share brings people together in shared households on carefully negotiated and support living arrangements.

Continued from previous page

**Council will work in partnership with the community, organisations, and State Government departments to address housing affordability in the municipality, and encourage the development of Affordable Housing.**

| | Action | Lead (Support) | Timeframe |
|---|---|---|---|
| **1.7** | Investigate options for the provision of affordable retirement living options, including community owned housing or a public private partnership (State Government). | Business/es (Community and Council) | Medium |
| **1.8** | Investigate opportunities to develop innovative housing models such as communal, co-living or adaptation of existing dwellings, through public/private partnerships, community land trusts or owner's corporation. | Community | Medium |
| **1.9** | Investigate alternative sustainable building methods for housing that are lower cost and affordable, particularly for young people and people ineligible for social housing. | Community | Medium |
| **1.10** | Encourage and support housing providers that can deliver specialist disability housing. | Community | Short term |


# 2. Advocacy

Council recognises the importance of advocacy in its Advocacy Statement which notes that: Advocating for improved outcomes for our Shire through service improvements and capital investment is a key role for Council. Our Council will raise issues that matter to our community.

There is an opportunity to strengthen the advocacy on the issue of housing affordability and the need for Affordable Housing which can be achieved through the actions listed below.

**Council will advocate to State and Federal government to respond to the current housing affordability crisis, and to invest in Affordable Housing in Hepburn Shire.**

| | Action | Lead (Support) | Timeframe |
|---|---|---|---|
| **2.1** | Strengthen the references to housing affordability and Affordable Housing in the Council's Advocacy Statement. | Council | Short |
| **2.2** | Advocate to State Government for mandatory Affordable Housing contributions through the planning scheme. | Council | Short |
| **2.3** | Advocate to State and Federal Government to provide more Affordable Housing, social housing, crisis housing and emergency accommodation and housing that meets the needs of people with disability in Hepburn Shire and to provide ongoing funding to the sector including funding of upgrades to existing social and affordable housing to achieve greater energy efficiency. | Council (Community housing and support service organisations) | Short |
| **2.4** | Advocate for an improved housing registration system - community housing compliance requirements and the Office of Housing Registrar. | Community housing organisations (Council) | Short |
| **2.5** | Advocate for changes to tax settings to encourage the provision of long-term rentals (e.g. changes to negative gearing). | Council (Community) | Short |
| **2.6** | Advocate to the State Government and Federal Government to introduce an effective regulatory framework for short-term rental accommodation which promotes long-term rental accommodation while supporting the local economy and allows choice for property owners. | Council (Businesses and Community) | Short |
| **2.7** | Advocate to State Government and Federal Government to provide financial support for home buyers looking to get their foot into the property market or to move location through schemes such as First Home Owner Grants, Shared Equity Schemes, Family Home Guarantees and other subsidies aimed at providing housing choice. | Council (Community) | Short |

# 3. Land use planning and regulation

The legislative and policy context in Victoria provides the opportunity for councils to negotiate Affordable Housing Contributions as part of rezonings and developments. While this is a voluntary process, documents like this Draft Strategy and Action Plan support Council in those negotiations and provide clarity for developers. In addition to land use planning, there are other regulations that can impact on housing affordability and availability. Council is also undertaking a comprehensive strategic planning program to provide for the shire's long-term future land use plan. It will ensure there is an adequate supply of urban land and infrastructure for future growth while protecting valuable resources and avoiding areas of natural hazard and risk.

Actions are set out in the table below.

**Council will identify how and where land use planning and other regulatory measures can be used to address housing affordability and facilitate the delivery of Affordable Housing in Hepburn Shire.**

| | Action | Lead (Support) | Timeframe |
|---|---|---|---|
| **3.1** | Strengthen planning scheme provisions to facilitate Affordable Housing and to support negotiations that secure Affordable Housing Contributions. | Council | Medium |
| **3.2** | Improve internal Council planning processes to reduce timeframes and improve customer experience. | Council | Medium |
| **3.3** | Investigate opportunities to amend the planning scheme or other regulations to:<br>• Increase housing supply on land identified for residential use through structure planning for Hepburn's key townships.<br>• Facilitate secondary dwellings, permanent caravans/ relocatable dwellings<br>• Allow for residential use of existing buildings in townships including re-purposing and retro-fitting and use of space above commercial premises and land.<br>• Encourage housing diversity – including diversity that provides for smaller less costly dwellings<br>• Provide for worker housing | Council | Medium |
| **3.4** | Investigate the creation of local law regulations that provide clear guidelines on the required standards for operation of short-stay accommodation, including annual registration of premises operating conditions, and accessibility for people with disability. | Council/ Community/ Industry | Short |

# 4. Incentives and investment

While the State Government has responsibility for funding Affordable Housing there are some opportunities for councils to contribute either through investment of their resources (e.g. land) or through reducing fees or costs. The community can also undertake fundraising to provide incentives and investment.

**Council will consider how and where it can facilitate or encourage the delivery of Affordable Housing, balancing any investment or incentives against broader community needs and the sustainability of council revenue.**

| | Action | Lead (Support) | Timeframe |
|---|---|---|---|
| **4.1** | Investigate under-utilised publicly owned properties to determine which sites would be suitable for Affordable Housing, including options for leasing land for alternative forms of housing including moveable dwellings, communal housing and tiny houses. | Council | Short |
| **4.2** | Investigate financial incentives to encourage increased provision of affordable housing, such as reduced rates, for:<br>• Affordable Housing providers and/or<br>• Privately owned long-term affordable rental properties | Council | Medium |
| **4.3** | Investigate the option of providing incentives such as fundraising and grants to promote the use of private properties for long-term affordable rentals, including Home Share accommodation arrangements. | Community | Medium |
| **4.4** | Create a part-time role to coordinate and drive the delivery of the Strategy and Action Plan and support the Housing Working Group (see Action 1.1). | Council | Short |

# 8> EVALUATION & MONITORING

The Affordable Housing Strategy and Action Plan will be reflected in the work program of Council officers and teams. There are also Actions that will be led and delivered by the community.

An Evaluation Framework will be used to monitor the outcomes and impact of the Strategy over time. The evaluation measures may include, but are not limited to:

- Change in the proportion of social and affordable housing by area
- New and ongoing investment in affordable housing in the municipality and by area (including negotiated contributions)
- New investment in housing and related support services in the municipality and by area
- Change in community awareness and engagement in the issue
- Increased staff capacity to negotiate affordable housing outcomes.

The Strategy will be reviewed in line with the Council Plan cycle and as part of that review, there will be updated data and analysis of the amount of affordable housing in the municipality.

# 9> FOOTNOTES

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Albert Streets, Daylesford

CRESWICK
68 Albert Street,
Creswick

CLUNES
The Warehouse - Clunes
36 Fraser Street, Clunes

TRENTHAM
13 Albert Street,
Trentham