

To Whom It May Concern,

I strongly support the West Culburra Development. I have been a long-term resident of Culburra Beach since birth and as a young adult I see the positives and negatives of the town.

Positives:

Many of the positives about Culburra Beach are the small population, friendly community, beautiful beaches, lakes, rivers and Bays.

However, the negatives do out way the positives but in my opinion many of the positives will not change but get better with the development.

Negatives:

1. Housing Market:

As a young person about to start university I would like to see myself coming back to my hometown to own a home. However, the market for first home buyers in coastal towns like Culburra Beach are very hard to break into.

Therefore, by the West Culburra Development going forward there would be more affordable houses on the market meaning if first home buyers wanted to buy in Culburra Beach (like myself) it would be easier to get a foot in the door.

Some statistics that I have

investigated include:

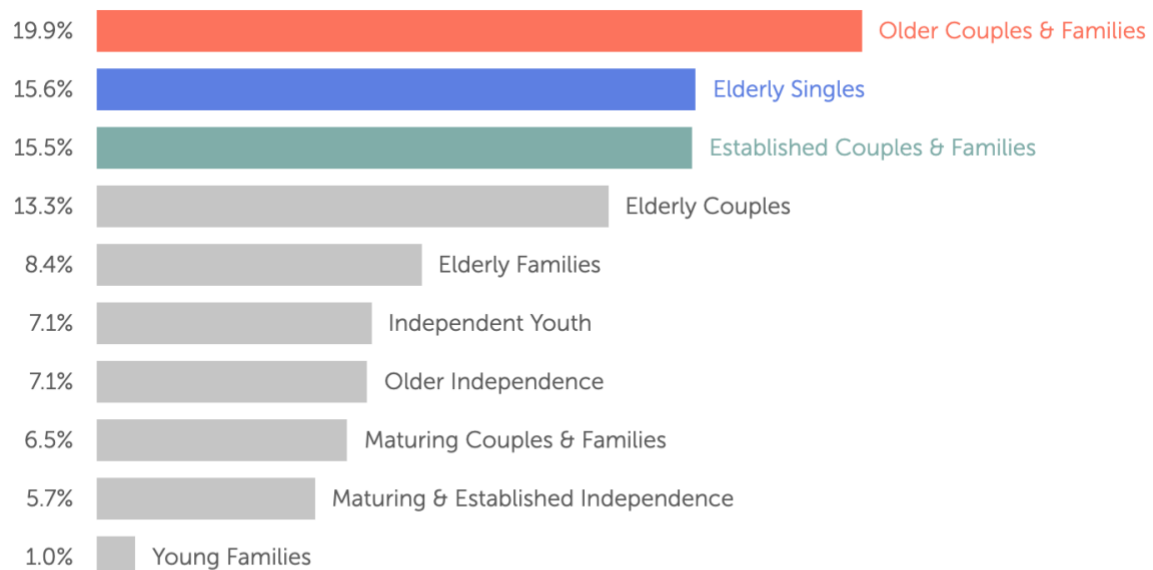
Out of the 86 homes sold in Culburra Beach last year only 15 were priced under \$500,000¹ (realestate.com.au).

With the Average Hourly Rate in

Buy \$645,000 <small>(Price data last updated Dec 17th, 2020)</small>		
2 BR \$532,000	3 BR \$720,000	4 BR \$760,000

¹ <https://www.realestate.com.au/neighbourhoods/culburra-beach-2540-nsw>

Nowra (Shoalhaven's biggest and major town) at \$24.55² (Payscale) a mortgage of \$450,000+ would be very difficult to withstand. With only 1.0% of locals being young families it would be a no brainer to develop a town with the demand for first home buyers.



How this was calculated and classification information 

2. Lack of Businesses

The lack of businesses open late is substantial with the majority of businesses closing at 7pm with the exemption of the Pizza Shop, Culburra Beach Bowling Club Bistro and the Woolworths. Unfortunately, this is not the local small business owners' fault, this is due to the lack of. However, with extra residents living in the community either full-time or part-time there would be a higher demand for the businesses that are the backbone of our community. With many businesses opening and closing within the Culburra district there has

² <https://www.payscale.com/research/AU/Location=Nowra-New-South-Wales/Salary>

only been a limited amount that have been successful over the years by lasting the slow winters and being able to handle the busy summers. Although, with the West Culburra Development there would be a middle ground that businesses could reach.

Note: Please see the PDFs for the Culburra Shops analysis.

In Closing, the West Culburra Beach Development will be a great addition to the existing township that will continue to give growth and Jobs to the existing high unemployment in the Shoalhaven area.

Kind Regards,

