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## Influencing Greenfield Housing Demand Qualitative Research Summary Analytical Final Report

**INFRASTRUCTURE**  
VICTORIA

Prepared for

Infrastructure Victoria

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## **A note to readers on the interpretation of qualitative findings**

In the results which follow the reader is reminded that qualitative research seeks to develop insight and direction rather than provide absolute measures.

Given the sample sizes, the special recruitment methods adopted and the objectives of the study, it should be understood that qualitative research work is exploratory in nature.

There are no statistical degrees of confidence in qualitative findings and they are not necessarily representative of the broader population.

Qualitative findings should therefore be viewed as a frame of reference and indicative in their nature.



# Glossary of terms

<b>CALD</b>	Culturally and Linguistically Diverse: All focus groups undertaken as part of this study included representation from the CALD communities of the area being investigated. One focus group was comprised totally of those with an Indian heritage.
<b>Established area</b>	Victorian suburbs where almost all of the homes in the area are <b>more</b> than 10 years old. These included only those suburbs not belonging to a key Victorian growth area council.
<b>Family household</b>	A household with children either pre-school, school aged or adult, or a household that has formed with the intention of having children.
<b>Greenfield area</b>	Victorian suburbs where the urban area is either: <ul style="list-style-type: none"> <li>zoned to allow future greenfield development (usually Urban Growth Zone) and/or</li> <li>where greenfield housing development has occurred in the past 10 years.</li> </ul>
<b>Greenfield land</b>	Land rezoned for urban development, primarily from farming land, either in Metropolitan Melbourne or in the outer edges of regional towns and cities in Victoria.
<b>Conscious greenfield rejector</b>	<p>Owner-occupiers who <b>actively considered</b> moving to a greenfield area of interest but decided against it preferring to purchase in an established area instead, or to otherwise remain in their current accommodation still on the lookout for a more suitable home in an established area. A number of the greenfield rejectors included in the focus groups had rejected a very new housing estate but had chosen to live in the outer areas but close to an existing town centre where there were existing services and infrastructure.</p> <p>Conscious greenfield rejectors should <b>not</b> be confused with other participants, typically in inner-middle suburbs of Melbourne and in medium or high-density dwellings, who did not consider greenfield areas in the first place because it never crossed their mind as an option.</p>
<b>Growth area councils</b>	<p>Growth area councils covered by this study included:</p> <ul style="list-style-type: none"> <li>Northern corridor: Mitchell, Whittlesea and Hume</li> <li>South-eastern corridor: Casey, Cardinia</li> <li>Western corridor: Wyndham, Melton</li> <li>Regional corridors: Ballarat, Geelong, Bacchus Marsh in the Shire of Moorabool.</li> </ul>
<b>Regional greenfield area</b>	This project included the greenfield regional areas of Ballarat, Geelong and Bacchus Marsh; refer to Figure 1 for specific regional greenfield suburbs covered.
<b>Trade off task</b>	The trade-off task for this study involved measuring relative preferences via Maximum Distance Scaling (MaxDiff). Respondents selected the most preferred and the least preferred attribute from small sets of attributes. There were several such sets and across all respondents, each attribute was compared with every other attribute an equal number of times.
<b>Attitudinal Mindset</b>	Attitudinal Mindset was identified in this study as the mediator of the housing trade-offs made by an individual (or household unit) and hence a key determinant of the final housing decision made. Attitudinal mindsets drew on the needs and preferences, aspirations, values, preconceptions and open-mindedness of the home seeker. Refer to section 2.3 for further details.

# Preamble

This qualitative research study has been undertaken for Infrastructure Victoria. It is one component of a broader research project investigating the drivers of greenfield housing demand in metropolitan Melbourne and parts of regional Victoria. Infrastructure Victoria has also separately commissioned quantitative research to inform the project.

Growth and change in Victoria's urban form are the primary driver of infrastructure needs, and demand and infrastructure planning heavily rely on future projections of the urban form. Projections continue to predict high rates of greenfield housing development in Melbourne's newest suburbs, regional cities and peri-urban areas. However, if some of this housing demand could be accommodated in existing suburbs in Melbourne and regional cities, different urban forms would be possible, which could change the need and demand for infrastructure.

With this context in mind, Infrastructure Victoria's primary research question is:



***What would be the necessary pre-conditions for a proportion of households living in new suburbs to have chosen a different residential location?***

To answer the research question, Infrastructure Victoria has commissioned this qualitative research study to explore the housing preferences and trade-offs people make in their housing decisions, and to ascertain whether alternative housing in existing areas or denser greenfield development, could be adequate substitutes for some households. This research has also given voice to residents' experience of their choices.

The current research study focuses on greenfield housing demand in new suburbs in Melbourne, Geelong, Ballarat and Bacchus Marsh.

Greenfield land refers to land rezoned for urban development, primarily from farming land, either in Metropolitan Melbourne or in the outer edges of regional towns and cities in Victoria. Greenfield housing across Victoria is typically characterised by low density, detached and often large housing in new suburbs with housing generally less than 10 years old.

## Project objectives

The overarching project objectives were to:

1. Identify the most important dwelling, locational or community attributes to householders (owner-occupiers and renters) making their residential location decisions. The particular focus is on households who choose to live in Victoria's greenfield locations and the trade-off decisions they make.
2. Test whether these housing preferences could be met in other, non-greenfield locations.
3. Elevate the voice of households who currently feel they have limited housing choice and can only meet their housing preferences in greenfield locations but would prefer a different location if their housing needs could be met elsewhere.

# Executive Summary

**This qualitative research study was undertaken on behalf of Infrastructure Victoria. It is one part of a broader project to investigate the drivers of Victoria's greenfield housing demand. Infrastructure Victoria has also separately commissioned quantitative research to inform the project.**

**Growth and change in Victoria's urban form are among the primary drivers of infrastructure needs. Demand and infrastructure planning rely on future projections of the urban form. Projections predict continued high rates of greenfield housing development in Melbourne's newest suburbs, regional cities, and peri-urban areas. However, if some of this housing demand could be accommodated in existing suburbs, different urban forms would be possible, which could change the need and demand for infrastructure.**

**This qualitative study focused on providing insights into Infrastructure Victoria's main research question which was:**

***What would be the necessary pre-conditions for a proportion of households living in new suburbs to have chosen a different residential location?***

Findings discussed in this report are based on 22 qualitative focus group discussions with a total of 122 participants. The sample comprised owner-occupiers and renters. Participants were drawn from across both metropolitan and regional, greenfield and well-established suburbs. Representation came from across Melbourne's geographic corridors, those from lesser and higher value greenfield properties, as well as a range of household family compositions, CALD communities and dwelling types. Conscious greenfield rejectors, who actively considered a greenfield home but rejected it in favour of an established area home, were also represented. This sample structure offered a well-rounded set of perspectives on the main research question.

While the study was qualitative in nature, a simple supplementary quantitative trade-off exercise was incorporated into all the focus group discussions to provide an additional dimension to the findings and guidance for the subsequent quantitative part of Infrastructure Victoria's broader investigation into the drivers of greenfield housing demand.

## Home selection process (HSP) framework

Participants were found to have a wide range of individual differences in terms of their home decision making processes. However, research findings suggest that the key elements can be summarised into a framework to assist in understanding needs and behaviour: Wallis has defined this as the 'home selection process' (HSP) framework.

The HSP framework comprises three components:

### 1. Notional ideal home

Predominantly a large (3-4 bedroom), detached dwelling with secure garaging in a location close to family and friends in an established suburb.

### 2. Attitudinal Mindset

Covering needs and preferences (such as those associated with life-stage), aspirations (such as first home ownership), values (such as those around the strength of family ties), and preconceptions and open-mindedness (such as an openness to greenfield locations, or new versus old homes).

Attitudinal mindset acts as a mediator between the home seeker's notional ideal home and the reality of home options. It was hypothesised to be the key to unlocking why, for a given budget, one household prioritises an established location while another (with similar demographics) prioritises greenfields.

### 3. Dwelling versus locational attribute trade-offs

Where prioritising dwelling attributes (particularly a large, detached home with garaging) led greenfield residents to newly developing areas where they ended up choosing their home, while prioritising locational attributes (particularly proximity to family/friends and the lifestyle of established area living) led people to trade-off dwelling-based ideals in favour of a more modest home in an established suburb.



## Addressing the study objectives

This study provided clear indications with respect to each of the study objectives.

### Objective 1

**Identify the necessary pre-conditions for greenfield residents to have chosen an established location instead**

The study findings suggested that the answer to this, the main research question, is both simple and yet extraordinarily challenging. In essence, the established area home would have needed to have met their dwelling-based pre-conditions for a similar budget in a location close to their family and friends. The dwelling pre-conditions are, ideally:

- Detached dwelling
- Three, but predominantly four, bedrooms
- At least one lock-up garage.

Every compromise on these elements reduces a home's value proposition and hence the proportion of people likely to be attracted to it, with some market segments less willing to compromise on these than others. In addition, there was evidence that other dwelling and locational attributes can be used to enhance the core home offer to improve its breadth of attraction (e.g., easy access from parked vehicles into the home; attention to entertainment spaces; privacy and noise insulation from neighbours).

### Objective 2

**Identify the housing and location factors traded off by greenfield residents when choosing a greenfield home**

The inability to afford a property in an established location satisfying the key dwelling preconditions of a greenfield resident, is what leads to the trading off of established location options in favour of a greenfield home. The key attributes traded off are locational:

- Proximity to family and friends
- Desirable established suburban lifestyle including access to well established infrastructure.'

*Would these people have preferred an existing suburb if their housing preferences had been met?*

Study findings suggest that the answer to the question above is 'probably', but affordability is a key part of the equation, and this also plays into perceptions of value for money. Greenfield residents saw the value for money associated with greenfield homes as far superior to established area homes.

### Objective 3

**Identify the housing and location factors traded off by established area residents when choosing an established area home**

Established area residents prioritised locational attributes when making home selection decisions. Their pre-conditions were to remain in, or proximate to, the established area in which they had family and friends and to continue to live an established suburban lifestyle.

The inability to afford a home in their desired established location with their preferred dwelling attributes, forces a trade-off until the right balance is reached:

- Key location attribute traded off was close proximity to family and friends
- Key dwelling attribute traded off was the larger home

Importantly, it was found that greenfield locations don't even cross the minds of most established area residents. Hence their dwelling versus locational trade-offs occur within the envelope of established suburbs only.

For those who actively considered but rejected greenfield homes, their attitudinal mindset was deliberately closed to the idea of a future greenfield home. Their key trade-off was the new, large home.

*Would these households have preferred to live in a new greenfield suburb if their housing preferences could have been met?*

Research findings suggest that the answer to the above question is this is 'unlikely' due to the priority given to the location being close by to family and friends in their existing established suburb.

## Objective 4

### Identify the lived experience of housing and location decisions

Participants were almost universally very pleased with their locational and housing choices. While expectations were exceeded for many, they were at least met for almost everyone.

Regionally, Ballarat and Geelong greenfield owner-occupiers considered that they 'had it all' – dwelling and locational pre-conditions were met as everything was still close by even from a greenfield estate. However, Bacchus Marsh residents relied more on Melton and central Melbourne for their needs.

Many had come to their greenfield home from an apartment, smaller home, or rental property. Having experienced the dwelling-focussed greenfield home, they predominantly felt that they could never go back to a smaller, attached and/or rented home.

While some greenfield residents deliberately entered the location as part of a fast-growth investment strategy and were prepared to wait for infrastructure to arrive, others selected locations where infrastructure planning matched their family needs (e.g., schools), while others were caught out (e.g., limited pre-school access).

COVID-19 has solidified the choice of greenfield residents, as they were appreciative of their large home and outdoor space. In contrast, those living in smaller properties found it more difficult. The pandemic has also caused a rethink for many regarding their future locational preferences and options given the work-from-home (WFH) phenomenon. A home design rethink has also been important for many needing greater office space as well as more general space.

However:

- Greenfield residents commonly lamented the increasingly crowded feel and road congestion that continued evolution of their greenfield suburb was causing. Nonetheless, few said that they would have made a different decision in hindsight.
- The evolving nature of greenfield developments toward more medium-density dwellings and high dwelling area to lot size ratios, is changing the value proposition of these areas, making them potentially less attractive to future residents (as well as existing residents).

## Objective 5

### Inform the design of the subsequent quantitative survey and modelling study

Input to the design of the quantitative study was provided on two main fronts:

- Attribute exploration and prioritisation provided assurance and **direction regarding key decision drivers for the quantitative (choice modelling) study component**:
  - Importance of traditional measures was confirmed, e.g., number of bedrooms, dwelling type, on-site parking
  - Ideally, a 'home energy efficiency' attribute was recommended as a new addition to the choice model design
  - The creation of 'origin to destination' distance measures were recommended for incorporation into the 'what if' modelling as a measure of location attractiveness
- With the identification of the hypothesised importance of **attitudinal mindset** in the HSP framework, it was recommended that this theory be tested in the quantitative study component by including attitudinal measures into the survey, undertaking a **segmentation analysis** based on these, and then testing for choice decision differences by segment.

The finalised set of 12 attitudinal statements agreed upon for inclusion in the quantitative study are listed in the Appendix 2.

## Attitudinal mindset

Attitudinal differences were evidenced across several segments. Examples of those for the three major behavioural segments were:

- **Greenfield residents in general:** prioritisation of dwelling attributes over location; being prepared to wait for, and trust delivery of, planned infrastructure; preparedness to drive to most destinations; valuing home 'newness'.  
  
Importantly, greenfield residents were also found to be quite heterogeneous. Examples are: prioritising entertainment space; valuing the community composition of the area; using it as their fast path to wealth creation.
- **Conscious greenfield rejectors:** prioritisation of location attributes over dwelling attributes; placing a high value on the lifestyle of an established area; being risk averse to the promised timely delivery of planned infrastructure and/or not knowing the final aesthetics of the area; unwilling to wait for land titling; associating greenfields with traffic congestion and long commutes.
- **Medium-density established area residents:** prioritisation of location attributes over dwelling attributes; being close to family and friends is the key to locational choice; placing a high value on the lifestyle of an established area; being more attracted to medium-density housing than other segments; and importantly, have predominantly never even considered a greenfields location.

## Other key findings

- **Affordability:** Irrespective of budget, affordability is the constant around which home selection trade-off decisions are made - all seek the best value for their money.
- **Home seekers tend to stick to either their corridor of origin (north, west or south-east) or one that is immediately adjacent to it:** this pattern was hypothesised to be related to the general desire of home seekers to remain proximate to family and friends.
- **Being closer to the central city was not universally attractive:** as access need, frequency, speed and convenience from their current location all differed for everyone. Furthermore, the city centre did not hold the same appeal as being closer to the established area of choice.
- **Cultural connections:** were found to play a big role in the locational choices of many, particularly for those coming from a CALD background. These were important in terms of feeling welcome and included.
- **The 40-minute work commute:** was not relevant to everyone, but for others, reference points varied (e.g., V/Line from Tarneit was about 30-minutes; increased time spent working from home diminished its importance).
- **The 20-minute walkability:** generally held limited attraction relative to other home selection attributes, although it is also important to note that (like the commute time attribute) reference points varied. For example, many of those in established suburbs could walk to destinations of interest in less than 20 minutes.

Notably, five-to-fifteen-minute walks were also where most people tended to cross the threshold into driving rather than walking.

- **Not all greenfield areas are the same:** variability in stage of development and the quantity and nature of the greenfield home, current and future planned infrastructure, and the lived experience of residing in these, mean that they all have their benefits and drawbacks.

## Conclusions

The value proposition of a greenfield home is highly compelling to those attitudinally open to living in a greenfield area.

The hypothesised implications are:

- It will be challenging to shift these mindsets
- A greenfield home will always be a compelling option even if competing against newly developed, but more modest, established area homes tailored for their needs
- A new established area home designed to attract those open to greenfield areas, is also likely to be attractive to established area 'die-hards' – both segments are likely to compete for the same home, thus diluting the full impact of demand diversion away from greenfields.

The move to more medium-density, smaller housing in greenfield areas may undermine the traditional attractiveness of greenfields.

The hypothesised implication is:

- The relative attractiveness of an established area home may improve in the longer term to those who may otherwise have gone to a greenfield location.

If the Victorian Government wants to drive behaviour change to encourage consideration of more modest homes in established suburbs by those destined for greenfields, there are two key levers available with the results of this study suggesting the following focus for each:

- **Pull lever:** develop a target market segmentation strategy, and develop new, established area homes tailored to their needs
- **Push lever:** develop a communication strategy targeting the selected segments that builds awareness and interest in taking a look at the new established area homes (ideally before they venture out to see a greenfield home).

Ideally these would be deployed together to maximise the chances of success.



## Pull Lever

### Target market segment identification

Segments amenable to a greenfield home but also **most open** to a comparatively **more modest established area home** are hypothesised to include:

- First home buyers
- Families planning, at some point, to live in a targeted established area school zone
- Families from a CALD background
- Families seeking to maximise government grants and/or stamp duty savings

Segments amenable to a greenfield home but **least likely to be open** to a comparatively **more modest established area home** are hypothesised to include:

- Greenfield residents already enjoying the lived experience of the compelling dwelling-based greenfield value proposition
- Young families seeking lots of dwelling space and dwelling-based convenience for their growing families

Ideally, these hypotheses would be tested, refined and extended via the quantitative survey and modelling study, and incorporate the attitudinal mindset variables. This would provide a well-informed evidence base to optimise a target market strategy for new established area homes.

### Develop new, compelling, established area homes

Development of new, established area homes tailored for, and capable of, enticing selected target segments will require:

- Tackling the architectural design challenges of providing, at a competitive price relative to a greenfield home, established area homes delivering:
  - **Key dwelling preconditions:** 3-4 bedrooms, on-site parking (preferably garaging), a detached (or less ideally a medium-density) building
  - **An enhanced dwelling value proposition:** with dwelling features such as closed-door home office space, energy efficiency, sound-

proofing, private and secure outdoor space for children and pets to play in, and aesthetically pleasing and functional entertainment spaces capable of catering for large gatherings.

If possible, this value proposition should be further enriched with locational elements such as walkability to open spaces, restaurants, shops and public transport.

- Making these homes available across as many established area suburbs as possible to tap into the desire to live close to family and friends.



## Push Lever

### Communications strategy

Assuming these new, established area homes are developed, ideally a communications strategy would be **tailored** for each targeted segment and consider messages that:

- Speak to the unique attitudinal mindset of the segment
- Capture the holistic established area home offer designed for that segment, i.e., the pre-conditions and features that enhance the overall value proposition.

Example messaging for the 'first home buyer' segment could be:

***The [established area] home is a great place to raise a family, has 3 bedrooms, lock-up garage with direct home entry, home-office, privacy, noise dampening walls, energy efficiency, secure outdoor spaces for children and pets to play, as well as opportunities for stamp duty savings and potential government grants***

As most people tend to:

- look for their home in an area close to existing family and friends, and
- only look further afield if dwelling needs are not met, which often leads those unwilling to compromise on these attributes to explore greenfield options,
  - it is hypothesised that messages focussing on how the new, established area homes

meet needs would be a more effective strategy for containing greenfield demand than comparing them to greenfield homes. The goal here is to stop those 'walking the path' toward greenfields before they get there with a compelling value proposition in an established suburb.



# 1 Introduction

This section of the report provides an overview of the study background, objectives and methodology. A more detailed recounting of the methodology, including all the research materials used, can be found under separate cover in the Technical Report associated with this study (Influencing Greenfield Housing Demand Qualitative Research – Technical Report, September 2022).

## 1.1 Background

This qualitative research is part of a broader project being undertaken by Infrastructure Victoria to investigate the drivers of greenfield housing demand.



**Main research question to be addressed:** What would be the necessary pre-conditions for a proportion of households living in new suburbs to have chosen a different residential location?

The aims of the Influencing Greenfield Housing Demand Research project are to:

- Identify the most important dwelling, locational or community attributes to households (homeowners and renters) making their residential location decisions, with particular attention being paid to households who choose to live in Victoria's greenfield locations and the trade-off decisions they make
- Test whether these housing preferences could be met in other, non-greenfield locations
- Elevate the voice of households who currently feel they have limited housing choice and can only meet their housing preferences in greenfield locations but would prefer a different location if their housing needs could be met elsewhere.

## 1.2 Qualitative research objectives

Taking a predominantly retrospective lens, the qualitative research focussed on collecting information to understand the preferences and trade-offs around the housing decisions made by those living in greenfield locations, and to understand and capture the voice of those residents who would have preferred a different location but felt their housing choices were limited.

The key research objectives were to:

- Provide evidence to answer the main research question: What would be the necessary pre-conditions for a proportion of households living in new suburbs to have chosen a different residential location?
- Understand the housing and location factors traded off by those living in new greenfield locations when deciding to live in a new growth area suburb.
  - Would people living in these places have preferred an existing well-established suburb if their housing preferences had been met?
- Understand the housing and location factors traded off by those not living in new greenfield locations when deciding to live in an existing well-established suburb.

- Would households who haven't chosen a new greenfield location have preferred to live in a new greenfield suburb if their housing preferences were met?
- Explore the lived experience of these housing and location decisions, in particular, the costs and benefits of accessing jobs, services, amenities, social connections and infrastructure from their chosen locations.
- Inform the design of the subsequent quantitative phase by collecting robust data about housing preferences and insights into how people make trade-off decisions.

## 1.3 Methodology

The qualitative fieldwork consisted of 22 focus groups comprising a total of 122 participants. These focus groups took place between 7th June and 4th July 2022. The Focus Group Logic Map (over the page) summarises the study design. Importantly the design drew on the following key variables devised to ensure that the perspectives of all key parties were able to be captured and their views represented in the study findings:

- Melbourne versus regional greenfield suburbs
- Melbourne greenfield corridors - North, Southeast, West
- Greenfield resident financial resources – less constrained versus more constrained
- Household structure – forming families<sup>1</sup> (main focus), older families, other families
- Greenfield tenure type – owner occupiers (predominant focus) versus renters
- Culturally and linguistically diverse (CALD) – almost every focus group contained a high proportion of CALD participants, representing the diversity of cultures of the suburbs from which they were drawn:
  - While we recognise that people from any one cultural background are certainly not homogeneous, including a dedicated group to the Indian culture provided the opportunity to focus more deeply on how important cultural connection was to driving demand for greenfield homes.
- Conscious greenfield rejectors – actively considered greenfield areas but decided against it. Currently living in established suburbs
- Medium density owner-occupiers - living in well-established Melbourne suburbs.

Infrastructure Victoria requested recruitment of the focus groups to reflect the demographics of greenfield areas. This meant weighting towards families because first home buyers are the largest segment of households moving into growth area suburbs. We understand from Infrastructure Victoria that approximately 83% of these owner occupiers are families (either couples intending to have children or households that already have children). However, as approximately 15% of owner occupiers are single, there was also an effort made to recruit single person households living in growth areas. Nevertheless, as only two individuals fitting the recruitment criteria were able to be identified and recruited, Infrastructure Victoria agreed to removing this group specification from the study design.

### Trade-off task

Near the end of the focus group discussions, participants completed a simple trade-off exercise to provide quantitative guidance regarding the relative utility of key dwelling and locational attributes. Its primary aim was to provide direction for the subsequent quantitative survey and modelling stage of Infrastructure Victoria's research program in terms of attribute prioritisation for inclusion. In total 16 attributes were tested with each participant being shown eight trade-off tasks. For each task, six attributes were displayed and participants needed to select their

<sup>1</sup> Young couples (pre-children) and those with young children

most and least preferred attribute assuming they had to move out of their current home and into another one of the same cost.

**Figure 1**      **Focus Group Logic Map**



# Focus Group Logic

■ Less constrained families

■ More constrained families

Locations in green text

Greenfield suburbs

Locations in black text

Growth area councils

Demand	Who might consider an established area?			
Driven by affordability	North	South East	West	Regional
Less constrained owner occupier families			① Point Cook, Wyndham	② Armstrong Creek, Charlemont, Mount Duneed, Geelong
Owner occupier forming families	③ Beveridge, Wallan, Mitchell ⑪ Donnybrook, Doreen, Mernda, Wollert, Whittlesea	④ Cranbourne East, Clyde, Clyde North, Casey ⑫ Officer, Officer South, Pakenham East, Pakenham, Cardinia	⑤ Tarneit, Truganina, Wyndham Vale, Wyndham ⑦ In developments with lower land values* Melton	⑥ Maddingley, Moorabool (Bacchus Marsh)
Owner occupiers predominantly with older children	⑩ Craigieburn, Greenvale, Mickleham, Kalkallo, Hume	⑫ All Melbourne greenfield areas		⑬ Lucas, Alfredton, Bonshaw, Winter Valley, Sebastopol, Delacombe (except social housing tenants); excl. Lake Wendouree, Newington, Ballarat
Renters	⑭ Beveridge, Wallan, Craigieburn, Greenvale, Mickleham, Kalkallo, Donnybrook, Doreen, Mernda, Wollert, Mitchell, Hume, Whittlesea	⑮ Cranbourne East, Clyde, Clyde North, Officer, Casey, Cardinia	⑯ Forming families All Melbourne greenfield areas	
Owner occupier CALD communities	⑯ Indian All Melbourne greenfield areas			
Greenfield rejectors (Considered fringe property < 10yrs old but rejected for established location)	⑯ ⑰ Rejectors of any of the greenfield areas listed above			
Medium density owner occupier (dwelling < 10yrs old)	⑱ ⑲ Any Melbourne suburb EXCEPT a suburb belonging to a growth area council			
Medium density owner occupier (dwelling unrestricted age)	⑳ ⑲ Any Melbourne suburb EXCEPT a suburb belonging to a growth area council			

⑦ \* Cobblebank, Strathulloh, Weir Views, Thornhill Park, Harkness, Brookfield, Aintree, Fraser Rise, Rockbank, Truganina and Melton South.

## 1.4 Analytical approach

### Thematic analysis of the qualitative data

A thematic analysis of the qualitative data was undertaken by the study moderating team. This involved a six-step process:

- **Step 1:** Data familiarisation – the process of becoming familiar with the entire data set by reviewing all the transcripts, recordings and notes.
- **Step 2:** Generate initial topics – to reflect the pertinent issues drawn from the discussion guide and those raised during the focus groups themselves.
- **Step 3:** Search for themes – review of the topics searching for potential themes of broader significance that assist in understanding which topics are best understood when combined or separated, how they relate to each other, and how they contribute to answering the research objectives.
- **Step 4:** Review themes – review each theme for internal commonality and coherence, and sufficient distinction from the other themes.
- **Step 5:** Defining and naming themes – creating a coherent narrative of how and why each theme provides unique insights and contributes to overall understanding of the study questions.
- **Step 6:** Reporting – weaving the narrative to provide a clear and logical account of the moderating team's interpretation of the data, and why these are important. Together with illustrative quotations, this stage pulls together the richness needed to fully address the study objectives.

The moderating team is confident that a saturation point had been reached in relation to identifying and capturing the key issues pertaining to the research objectives, and hence that no new issues of particular significance would have been identified had additional focus groups been undertaken. This was confirmed during the thematic analysis.

### Max-diff analysis of the trade-off task data

An attribute trade-off component was included in all focus groups as an adjunct to qualitative discussions. The objectives of this trade-off component were:

- To provide an indicative measure of the relative preference for a range of housing attributes.
- To complement and inform the quantitative research stage which will provide the robust modelling of the influence of factors including price, dwelling type, and location on housing choices. Inevitably, that complex research will be limited in the number of factors which can be included.

Relative preferences were measured via Maximum Distance Scaling (MaxDiff). Respondents selected the most preferred attribute and the least preferred attribute from small sets of attributes. There were several such sets and across all respondents, each attribute was compared with every other attribute an equal number of times. The output of this process was to rank attributes that were most important to participants from different focus groups

Further details can be found under separate cover in the Technical Report associated with this study.

## 1.5 Limitations

### Choice-supportive bias



A limitation of the study is that most people can be assumed to be affected, at least to some degree, by choice-supportive bias (also termed post-purchase rationalisation or confirmation bias). Choice-supportive bias is the tendency to focus on the positive aspects of a decision after having made it, while minimising focus on the negative aspects of the choice that was made.<sup>2</sup> The implication of this is that it can be assumed that many or even most participants in this study will focus more on the positive aspects of the housing choices they have made and also underplay the negative aspects. The inevitability of this natural bias should be recognised in any reading of the research findings.

Of interest however, when participants were asked to take time out to reflect on their home selection decisions, few said they were regretful and would have made a different decision with the benefit of hindsight. While there were many issues raised and discussed regarding where their suburb fell short of expectations (e.g., traffic congestion and poor access to major roads, or infrastructure that was slow to arrive), overwhelmingly participants said they would have made the same choices were they aware of these issues from the outset.

### Limited sample size for the trade-off task

Another limitation that should be recognised relates to the trade-off task that was conducted toward the conclusion of each focus group. While the trade-off task resembles a quantitative survey, by necessity, it had neither the sample size nor sample design that would ideally be implemented with a robust quantitative study. Despite this, the trade-off task, in conjunction with the qualitative data, formed a valuable tool in gaining an understanding of and confirming participants' housing preferences, as well as informing the design of what will be a subsequent robust quantitative study.

### Greenfield participant bias

The study results are also reflective of the bias in the predominance of participants drawn from greenfield areas (16 of the 22 focus groups). While every effort has been made to draw out differences between the various greenfield and non-greenfield segments, the greenfield participant bias needs to be kept in mind when reading the report.

Notably, the study included a question examining home choices under a financially unconstrained scenario. Findings indicated an overwhelming preference for established locations among Melbourne metropolitan residents (including greenfield residents), where residents also assumed that they could get the home configuration of their choice. Hence, while choice-supportive biases among greenfield residents would have been made within the context of their financial means, the same was true of those choosing a home in an established suburb – complex trade-offs are always made irrespective of the budget involved.

## 1.6 Wider study context

The focus groups were predominantly conducted throughout June 2022. It is important to recognise the wider ecological and economic context during this period. The salient aspects are outlined below.

### The COVID-19 pandemic

June 2022 marked nearly two and half years into the COVID-19 pandemic.

- In 2020 and 2021, Victoria had undergone several lockdowns in an attempt to control the spread of the virus. Lockdowns in Melbourne were among the most severe in the world, although regional Victorian lockdowns were not as harsh nor as frequent.
- In 2020 and 2021, and continuing through 2022, many Victorians were having to undertake home-isolation periods when they had been infected with the virus or (in 2020-21) when they were a close contact of an infected person.

<sup>2</sup> Blouin, A.-S. (2020). Choice supportive bias, trans. E. Gagnon-St-Pierre. In C. Gratton, E. Gagnon-St-Pierre, & E. Muszynski (Eds). Shortcuts: A handy guide to cognitive biases Vol. 1. Online: [www.shortcogs.com](http://www.shortcogs.com)

- Most office workers in 2020 had a shift from working in the office to working at home. By June 2022, many of these workers were back in the office at least part-time, but many were also still almost exclusively working-from-home or had the option of doing so and were exercising this option. Even now, in August 2022, Melbourne has the largest proportion of employees still working-from-home compared with any other Australian capital city.<sup>3</sup>

Therefore, it is reasonable to assume that the pandemic has had an impact on the relationship Victorians have with their home and how they think about their housing preferences; indeed was found to be the case (refer to Section 6.1). As of mid-2022, it would also be reasonable to assume that housing preferences are still evolving because of the ongoing pandemic.

### Record home price growth and an increase in demand for houses (vs apartments)

Victoria, like many places in Australia has been experiencing record housing price growth for several years. While some were expecting that the damage done to the economy from the COVID-19 pandemic would lead to a downturn in housing prices, this was not (at least initially) the case.

However, the COVID-19 pandemic did have some significant impacts on the housing market:

- A shift in demand from apartments to houses, as people wanted more space to cope with lockdowns and isolation/quarantine.
- A higher increase in demand for regional areas.

These shifts were evident in both the purchase market and the rental market.

### Rising prices

After a couple of decades of low inflation, 2021 saw inflation in Australia start to rise, and by mid-2022, inflation was the highest it had been in Australia for over 30 years<sup>4</sup>. The rising expenses most relevant to the study include:

- Rising petrol prices – making long motor vehicle commutes more expensive.
- Rising electricity and gas prices – increasing interest in the energy efficiency of homes.
- Rising interest rates - leading to higher monthly mortgage repayments on home loans.

### Energy efficiency requirements

For several years, the National Construction Code has aligned with concerns about energy efficiency and thermal comfort. Furthermore, there has been an enormous uptake in rooftop photovoltaic (PV) solar panels over the last 15 years, and the growth is still going strong. Australia installed 360,000 rooftop PV systems in 2021, an increase of nearly 40% compared to 2020<sup>5</sup>.

At the time of writing, the proposed changes to the National Construction Code involves increasing the minimum energy efficiency requirements for new homes from a 6 to 7-star energy rating.<sup>6</sup>

<sup>3</sup> As extrapolated from office occupancy rates <https://www.afr.com/property/commercial/office-occupancy-rates-go-backwards-for-the-first-time-in-six-months-20220810-p5b8mr>

<sup>4</sup> <https://theconversation.com/inflation-hasnt-been-higher-for-32-years-what-now-187452>

<sup>5</sup> <https://www.researchandmarkets.com/reports/5529178/australia-solar-power-market-growth-trends>

<sup>6</sup> <https://infrastructuremagazine.com.au/2022/08/30/national-construction-code-updates-raise-energy-efficiency/>

## 2 Home decision-making process

Focus group participants were found to have a wide range of individual differences in terms of their home decision-making processes. This was to be expected given the breadth of past home and location experiences, household compositions, work locations and financial situations, made all the more complex when combined with the home seekers' needs, aspirations, values, and awareness, preconceptions and level of open-mindedness to living in a greenfield area.

Nonetheless, based on the learnings of this study, Wallis has developed a summation of the key home decision making elements and process, and represented these in a 'home selection process' (HSP) framework to assist in understanding the determinants of behaviour.

### 2.1 Home selection process (HSP) Framework

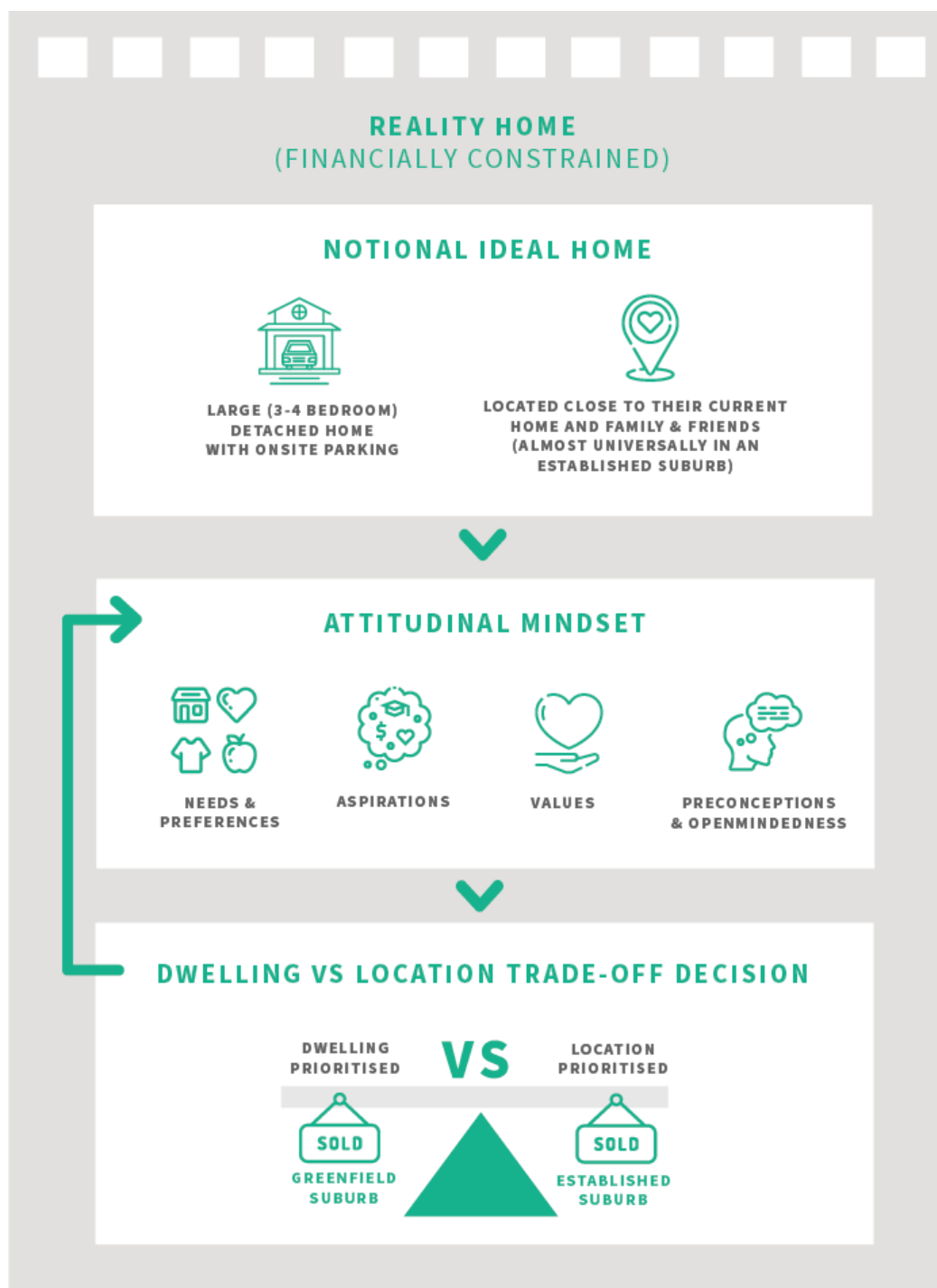
The HSP framework comprises three key components:

1. **Notional ideal home**
2. **Attitudinal mindset**
3. **Dwelling versus locational attribute trade-offs**

Notably, all three components have a foothold in a financially constrained reality. The financially constrained nature of the paradigm becomes particularly apparent when contrasted against responses where participants were asked to consider where they would live if money was no-object; this is further discussed in Section 2.5 below.

The home selection process (HSP) framework is depicted in Figure 2, and discussed in Sections 2.2 to 2.4.

As would have been expected, the framework includes a **feedback loop** between the lived experience of past homes and attitudinal mindsets. Past experiences of life in particular home types and locations act as a feedback loop to colour attitudinal mindsets when it comes to making future home decisions; this extended to greenfields lived experiences. Participants drew these experiences from their own lives, but also those of friends and other family members.

**Figure 2** Home Selection Process (HSP) Framework

## 2.2 Notional ideal home

As soon as the idea of a new home begins to take hold, the home selection process begins. Predominantly, participants began thinking about the notion of a detached home with three or ideally more bedrooms with onsite (secure garage) parking, with the home located close by to family or friends and/or close by to their current home.

Interestingly, several medium-density residents of well-established suburbs (including apartment dwellers and some townhouse dwellers) were an exception to this. They found it difficult to articulate any specific dwelling associated attributes that they were hoping for yet shared similar locational ideals to the other study participants. Nonetheless, during the trade-off task when faced with specific options, their core preferences were expressed clearly and were similar to those of everyone else (as noted in the above paragraph).

It is important to note that most greenfield residents participating in the study had been living in established suburbs at some point prior to their greenfield move, most commonly in Melbourne's eastern and northern suburbs. This meant that greenfield residents were well aware of what it is like to live in an established area, and overwhelmingly liked those locations very much, yet traded this off for the greenfield move.

## 2.3 Attitudinal mindset



**Insight:** Attitudinal mindset was identified to act as a mediator between the home seeker's notional ideal home and the reality of the options available across and within greenfield and established markets. It was identified in the qualitative research as likely to be the key to unlocking why, for a given budget, one household selects a home in an established location while another selects a home in a greenfield location.

- *As much as it's nice to say – like I've got friends that sold up their massive 35 square Cranbourne East house, they lived behind us actually, and moved to Patterson Lakes into a tiny house. And they are so much happier. Yep, they've got two young kids as well. And she's just said that the lifestyle is – you just can't compare it. I mean, I'm very happy where we are. But I completely understand what she means when she says the lifestyle is very different.*

— Greenfield owner-occupier, living with husband and two children in Clyde North

The observed attitudinal mindset has been summarised into the following categories:

- Needs and preferences associated with -
  - life-stage, such as the importance of childcare for forming families, schools for children, or extra on-site parking for adult children
  - spaces within the home to suit household characteristics, such as catering for things like immediate or extended/visiting family members or pets, need for a private home office, separate living spaces for children, garaging, storage, entertainment spaces capable of catering for regular gatherings of a particular size
  - speed of access via roads or public transport to things like work, work via childcare drop-off, family or other social networks, medical facilities
  - travel mode preferences
  - quality and speed of internet and telephony available<sup>7</sup>

<sup>7</sup> Generally taken for granted until issues arise during the lived experience; this was found to be the case for residents of Casey's greenfield suburbs



- lifestyle, such as an affinity for being surrounded by a wide range of quality restaurants and cafes, city hustle and bustle, sportsgrounds, entertainment, daily beach walks or jogs through parkland, nearby sportsgrounds, or the feeling of country living with views of rolling hills from the kitchen window
- risk level and preparedness to wait for planned infrastructure ('go without' for a period of time), such as the need for immediate childcare nearby, trust that the planned nearby school in a greenfield suburb will be built by the time their child needs to attend or the promised train station will go ahead, or the need to know who their neighbours will be and what the streetscape will look like.
- Aspirations – such as initial entry into home ownership, using the home as part of an investment strategy, or selecting a home as part of an ongoing journey versus a 'forever home', or trading off between investing in the home/property versus investing in the ability to afford to deliver on the desires of (and their own aspirations for) their children.
- Values - such as, beliefs around bringing up young children in neighbourhoods with lots of other young families, the importance of regularly entertaining family and friends at home, the status and prestige that may come with living in a particular suburb or having a large modern home with a theatre, privacy or security needs, cultural norms or expectations such as having a prayer room or regular involvement in religious practices, or strength of family, friends and community ties.
- Preconceptions and open-mindedness – such as having an open mind to considering greenfield locations, preconceptions about certain established or greenfield locations (e.g., around safety or prestige), beliefs around the notion of 'good schools' and where these are located, the benefits and pitfalls around new versus old homes, and preparedness to deal with home maintenance or undertake a home renovation.

Participants from particular segments in a specific location type were found to have similar attitudinal mindsets in several key areas. These are summarised in Section 7.

Given the important role played by attitudinal mindsets in home selection decisions, a battery of attitudinal statements was prepared for the consideration of Infrastructure Victoria for inclusion in the subsequent quantitative survey and modelling study – refer to the Technical Report for details. This was based on the attitudinal mindset elements considered most likely to be able to identify distinct home selection market segments. A selection of items from this battery has been used by Infrastructure Victoria for inclusion in the final version of the quantitative survey and modelling study phase of the broader project for this purpose – refer to Appendix 3.

## 2.4 Dwelling versus locational attribute trade-offs

When trading off the various attributes of a potential home, in general, study participants tended to have a few key non-negotiable attributes (or hurdle requirements) in mind (such as the number of bedrooms), along with a variety of other nice-to-have attributes. Home options appeared to be assessed against these as a 'package' deal to create an overall value proposition. Bonus attributes tend to be added to other attributes that may not have even been initially considered (e.g., a home theatre) acting to enrich the overall value proposition of a particular home being considered.

### Dwelling versus location

For any given level of affordability, the trade-offs made by participants in the market for a new home were found to largely come down to a **focus** on those attributes associated with the **dwelling** versus those associated with the **location**. How this tended to play out was that they would begin with their notional ideal home idea, but as their search process revealed the limitations as to what they could get for their budget within the location they were targeting, their mindset would crystallise their priorities to shape the nature of the trade-offs they were willing to make. Trade-offs would continue to be refined and made throughout the home search process until a home was secured.

- *We started with apartments and especially on the west. And my wife's Japanese so it's like she's used apartments and it was like, initially that was cool, saying, like Footscray, West Footscray, there was so many going up around there, and there was like nice ones, but then once we shifted to*

*house, then it started to become, OK, a little bit further, a little bit further. And I think the first one out we started to say was Point Cook, because I got a lot of friends out there.*

— Conscious greenfield rejector

### Differential weight of dwelling versus locational attributes

Within the dwelling versus location trade-off, there were some attributes that played a substantially more influential role than others. Those playing lighter weight roles seemed to act to enrich the value proposition of the offer (or as bonuses being stacked on top) to tip the scale and further solidify the weight of the decision.

Focus group discussions were dominated by the prioritisation of a detached home with 3-4 bedrooms – attributes upon which that participants across the board were loath to compromise. In addition, it was revealed that lock up garages were also a priority but tended to be taken for granted in the context of the discussion. In most cases it was not until the topic was raised that the importance of on-site parking became apparent.



**Insight:** Results of the trade-off task confirmed the importance given to dwelling based attributes with preferences being strongest for detached homes and 4 bedrooms while avoiding multi-storey apartment buildings and homes without on-site parking.

A mindset unwilling to compromise on dwelling attributes, including a detached home with 4+ bedrooms and double garage, together with an open mind to greenfield locations, is largely what was found to have led greenfield residents into greenfield locations. Often this lured them away from more established suburbs. The range of other dwelling attributes that tended to come with many greenfield homes such as theatre rooms, dedicated studies, multiple living rooms, new maintenance-free buildings, energy efficiency etc, as well as key locational attributes such as access to V/Line commuting or ready freeway access, all added incremental weights to making the greenfield decision a “no brainer” as stated by some participants.

Conversely, for other participants, a mindset willing to compromise on some of these key dwelling attributes together with an active or passive rejection of greenfield areas resulted in the selection of an established suburb. Locational attributes, particularly an unwavering preference for remaining in a locality close to family or friends, coupled with an inner-middle city lifestyle, established infrastructure, shorter commute times, and ready access to a wide array of eateries, all added incremental weight to making the decision to select an established suburb.



**Insight:** People tend to fall into one of two camps, those focussed on dwelling attributes and those focussed on location. In general, the study findings suggest that for a given budget for the average Victorian, those unwilling to compromise on key dwelling attributes will be more likely to compromise on locational attributes which will draw them to a greenfield area, while those unwilling to compromise on key locational attributes will be more likely to compromise on dwelling attributes drawing them to a smaller, less ideal, dwelling in an area that is in or nearby their target location.

The participants were under no illusion that a more inner-city lifestyle and remaining close to family and friends offered by the more established suburbs comes with compromised dwelling size attributes.

While the dwelling versus location trade-off process essentially chips away at the initial idea of the notional ideal home, very few study participants expressed regrets regarding their eventual home choice. In fact, the overall predominant view from participants was that they were very satisfied with their decisions.

### The trade-offs

The dwelling *versus* location trade-off is binary in nature for those open to considering a greenfield home.

For greenfield residents in general, for a given budget, the weight of the dwelling versus location trade-off lands on a **greenfield** home for several reasons. This is largely due to the greenfield offer being able to fulfil their focus on key **dwelling** pre-condition preferences: a detached home with at least 3 (but more commonly 4) bedrooms and secure garage parking.

Enrichment attributes enhancing the greenfield home value proposition included: a more energy efficient home associated with all new home developments, the fact that the home was new rather than old, multiple car garaging and features such as theatre rooms.

The location-focussed attribute preferences of proximity to family/friends, green space, an inner/ middle city lifestyle and café culture, and established infrastructure, were all **established** area enrichment attributes valued by greenfield residents but were given up in favour of the greenfield offer.

While these models have been based on the qualitative study findings (including the indicative results of the small-scale trade-off task incorporated into the associated focus groups), it is envisaged that the larger quantitative survey and modelling phase of this broader project will be able to refine or build on this preliminary work to provide a more robust modelling of the home selection process and segment level differentiators.

## 2.5 Financially unconstrained choices

As noted in Section 2.1, the natural home selection process was found to be grounded in a financially constrained reality. This contrasted with responses when focus group participants were asked to consider where they would live if money was no-object and they could thus afford to live anywhere in Victoria and in the dwelling type of their choice.

Interestingly this financially unconstrained scenario usually drew silence and lengthy contemplation as the concept seemed foreign to most – in fact, many commented that they had never even considered this prospect.

Answers tended to focus around wanting to live in a very large home sometimes referred to as a 'mansion', with locations nominated in the following regions:

- Aspirational or more prestigious, well established, leafy inner, middle or beachside Melbourne suburbs such as Toorak, South Yarra, Brighton, Balwyn, Camberwell, Kew, Ivanhoe, or Williamstown. Their prestige value was often noted, as was their proximity to 'good schools'
- Balwyn, Mont Albert, still close to the city, still close to uni, lots of good schools again. Yes, it is pretty bougee, I'd say, but I still think it is a beautiful suburb to live. There's a lot of things which are nearby, lots of really great schools for kids. It's a well-established suburb, it's got a lovely history, beautiful trees. You know, everything's – I think the place is fantastic. You're closer to almost everything that you want, you're like in a centre*  
— Clyde North owner-occupier, CALD, forming family
- The inner and middle Melbourne established suburbs, which also had prestigious and leafy pockets, but where participants grew up and had family and friends (e.g., Moonee Ponds, Ascot Vale, Caulfield etc)
- Aspirational beachside suburbs of the Mornington Peninsula, Bellarine or Surf Coast
- Treechange regions with larger properties, such as Bright. These were largely for life-style reasons, to live out a passion such as having horses or running an animal shelter, or places they had holidayed and enjoyed.

The central city, Southbank, or Docklands were also nominated by a few.

Aspirational suburbs were also desired for their great infrastructure such as public transport options, and diversity of quality restaurants and cafes.

While many acknowledged that their unconstrained preferences were aspirational, there were a few who did note that they were working towards moving to their aspirational location once they could afford it.

## 2.6 Future trade-offs to live more centrally



**Insight:** Fundamentally, living more centrally certainly held great appeal for most participants evident in the following findings:

- It was the predominant choice under a financially unconstrained scenario (as discussed above)
- The prevalent feeling of those who had lived more centrally but chose to move to greenfields, was that while they generally loved their greenfield home, they loved living in established suburbs and would have preferred to have stayed there had their dwelling needs been met there within their budget.

### What would you give up in order to live more centrally?

Focus group participants were also asked what they'd be willing to give up in order to move to a home closer to the central city if they could have it for the same price as their current home. While different market segments responded differently, responses within segments had much consistency:

- Greenfield residents predominantly already had very large homes and were only willing to give up one of their 4+ bedrooms and/or only one of their 2 or more living spaces. Others saw the current working-from-home situation as likely to be coming to an end soon and hence the attraction of greenfield living may lose its current lustre.

- *'Yes [I would trade off some space to move closer to the city]. I love the city. I love the hustle and bustle. I would never move further, as – when I first moved to Craigieburn, and I thought it was far enough that we could hear cows – I felt like we were miles away from everybody.'*  
— Greenfield owner occupier, living with partner and older children.
- *I would consider [a trade-off of some space to move closer to the city]... I would definitely consider city proximity because now it's like you're working-from-home, but eventually when you have to start going back that grind – I definitely would prefer living closer to the city.*  
— Greenfield owner occupier, living with partner and older children, who would consider trading-off space to move closer to the central city

However other greenfield residents, particularly those in the Wyndham group, were more reluctant to give up anything due to their V/Line train access noting that they wouldn't be prepared to give up their quick commute times for longer ones simply to live physically closer to central Melbourne.

- *I wouldn't move closer to the city, even if you paid me.*  
— Greenfield owner occupier, living with partner and school age child.

- Regional residents predominantly would not give up anything as they already saw themselves as being close not only to their city centre, but also all the other key locational elements such as water (e.g., sea for Geelong, or river or lake for Ballarat), wineries, and nature in general.

- Conscious greenfield rejectors and medium-density dwellers also seemed to be reluctant to give up anything as many already felt they were close enough to the city centre, were currently close to family and friends, and that any closer would be less desirable for a variety of reasons (e.g., increased cost of living, too congested for raising young children).

However, there is a segment of the greenfield market that was found to believe that ‘good schools’ can only be found in the more established and prestigious suburbs, noting that they are prepared to give up their current generous dwelling proportions and attributes to downsize in order to live in the right zone to qualify their children for those schools.





## Case Study

### Downsized for shorter commute and inner bayside lifestyle

*Townhouse owner-occupier in established suburb with partner and two children (under 16)*

#### Important attributes

- Much shorter commute to work
- Only a 15-minute walk to the beach
- Very walkable area to cafes, restaurants, shops, parks and (of course!) the beach
- Smaller home means less space for entertaining.

Kumar\* currently lives in a townhouse in Brighton East with his partner and children. They moved from the Narre Warren/Cranbourne area where they had been living in a rather large, detached house to a much smaller townhouse.

They now have a lot less living space, especially outdoor living and entertainment areas.

However, they love their new lifestyle, walking in their new area, and heading to the beach most days.

- *So most of every day, after work, we're going probably half an hour's walk, sometimes before dinner, sometimes after dinner. We go walk and then come back; really enjoy. It's small, but what we had a criteria, that's fulfilled. So we just squeezing ourself in a small house – small, like, townhouse from the bigger one. Like, giant house we had in Cranbourne area – Narre Warren/Cranbourne area.*

However, they can no longer entertain so many people at the same time. Instead they have to roster their visitors so they schedule friends or extended family at different times.

They also had to give away a lot of their furniture and other possessions from their large detached house because they could not fit it all in their townhouse.

- *Me and my wife both were working in the city, and everyday, probably two to two and a half hours each way, travelling. And we all love the beach. Then we start looking – probably year or year and a half ago, we start looking the area and we just travel to this area. We love this area and then start searching. Definitely it's costly, so we sacrificed a little bit ourselves (in terms of space), because Brighton is an area – costly area, but at the same time, we want to be near beach area.*

*\*Name changed for anonymity reasons*

## Results of the trade-off task

The trade-off task tested 16 attributes in total; eight were dwelling focussed while eight were location focussed. The task was framed in a scenario where the household needed to leave their current home and select their one most preferred, and one least preferred replacement home attribute from the combination of attributes offered to them, assuming that the replacement home had the same value/cost/mortgage/rent as their current one.

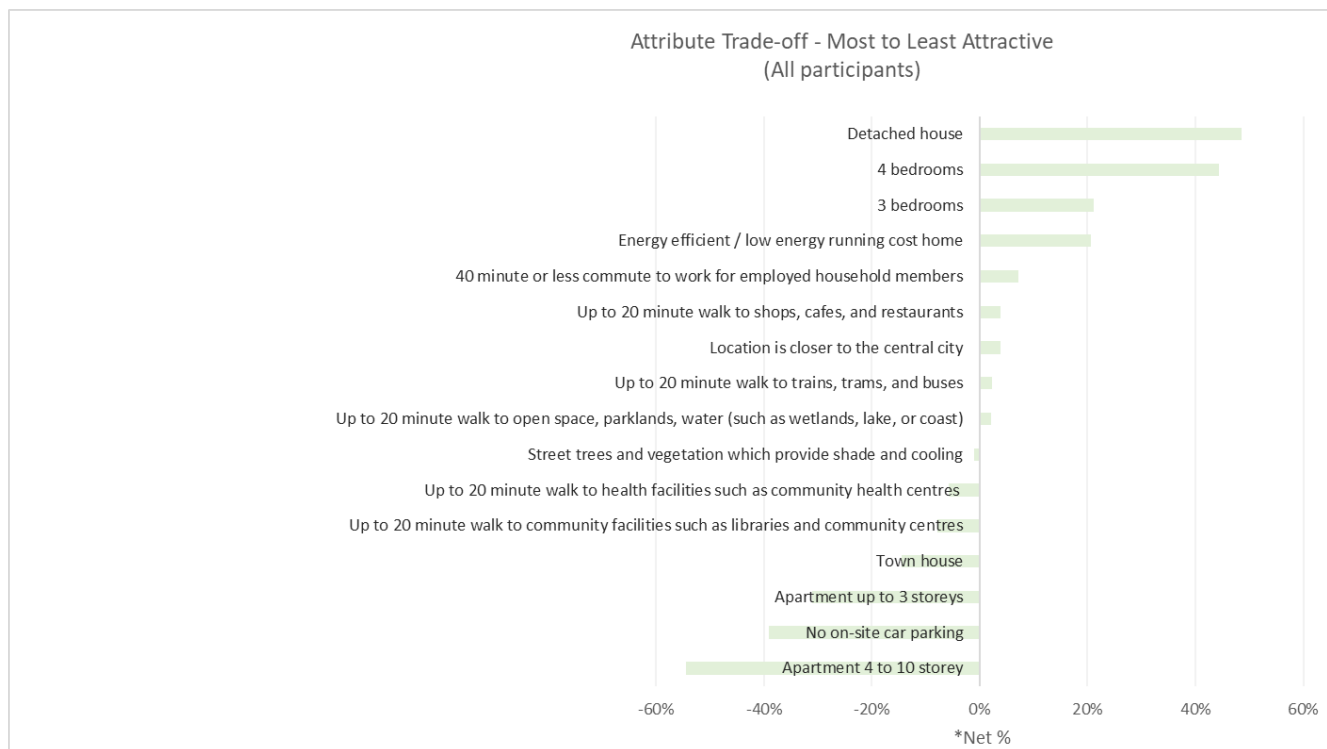
It should be noted that of the 122 respondents who completed the trade-off task, 76 (62%) of these were greenfield owner occupiers plus a further 13 (11%) were greenfield renters (total of 73% greenfield residents), so overall results are skewed toward the preferences of greenfield residents.

At the overall level, the figure below summarises the preference results. Key points to note are:

- Dwelling attributes predominated over the locational attributes tested
- The far greater weight given to detached over higher density housing (particularly apartment living), many bedrooms (particularly 4), and on-site parking compared with any other attributes tested
- The moderate preference levels given to energy efficiency of the home (sitting at well above any single locational attribute tested)
- The relatively low levels of preference given to the less than 40-minute commute time attribute, the centrally located attribute, and the 20-minute walkability attributes; discussed further below.

While the aggregated results were certainly impacted by the predominance of greenfield residents over established-area residents in the sample, many of these same dwelling-based preferences were also evident among established area residents included in the study (i.e., Conscious greenfield rejectors and medium density established area residents). Detailed and summarised results can be found in Appendices 1 and 3 respectively.

**Figure 3 Overview of trade-off exercise preferences**



\*Net of selections most preferred minus selections least preferred

After completion of the trade-off task, preferences across the 16 attributes tested were discussed with participants. The findings from these post-task discussions were very consistent with the prior discussion and served to reinforce those findings.

### Location closer to the central city

The idea of a location closer to the central city for the same money as their current home did not seem to interest most participants, who felt that their key needs could not be met there, particularly in relation to the size of the house and number of bedrooms desired.

Others, particularly those already residing in established suburbs as well as the greenfield groups from Wyndham, Geelong and Ballarat, made it clear that they would not be interested in moving closer to their city centre as they felt that they already lived centrally.

For participants from areas such as Tarneit who had access to Melbourne's central city in about half an hour via a comfortable V/Line train, attraction to a more 'central location' had a unique meaning compared to those residing in most other metropolitan greenfield areas.

- *It's about 30, 35 minutes. I absolutely love the point [made by others in the group regarding the speed and comfort of the V/Line train] – because I work in the CBD ... so I love the point where I don't have to sit in my train for one and a half hours, squished between people*  
— Wyndham owner occupier, young couple (no children) household, detached house

While some participants were prepared to consider moving to established suburbs closer to the central city in the context of the trade-off exercise, there were boundaries that they imposed on where they would move. Suburbs frequently mentioned as no-go areas were largely ones they felt had 'social problems' or were 'unsafe'.



**Insight:** The concept of a more central location is far more complex than it may initially appear, is not the same thing as an established location, and has several dimensions that all come into play when assessing its level of attractiveness for a household, including:

- A geographically fixed reference point (the central city)
- Relativities against the geographic location of the resident's current home (as some are already physically much closer to the central reference point than others, with attraction seeming to wane the closer they are located to that central reference point)
- The regularity with which the centre needs to be physically accessed (for work and/or family/friends/ community)
- Speed and quality of the access and mode of transport available to reach the central location when needed from their current residence versus from other geographic locations
- The unique qualities of the specific suburb itself (e.g., leafy, prestigious, unsafe, contains 'good' schools, etc.)

Segments most likely to strongly prefer a more central location were greenfield pre-child households (i.e., young singles or couples without children) and greenfield residents of CALD heritage, while those most likely to reject it were conscious greenfield rejectors and greenfield owner-occupiers with school-aged children – refer to Appendix 1.

### Commute time of less than 40 minutes

Similar to the 'location is closer to the central city' attribute, this attribute has its complexities. For those who must commute, commute time was one of the key front and centre attributes being traded-off by participants when

selecting a home location. However, the 40-minute reference point has a unique context for each participant, particularly in relation to:

- The fact commuting to work has become less important to many who worked from home due to the shift to working-from-home (WFH) stemming from the COVID pandemic and were planning to continue WFH, at least for part of the week.
- Not all need to commute to the central city.
- For some their current commute time was substantially less than the 40-minute reference point already making this attribute not particularly attractive – e.g., with V/Line access Tarneit residents can be in the central city in around 30 minutes.



**Insight:** Segments most likely to strongly prefer a commute time of 40-minutes or less were conscious greenfield rejectors and greenfield owner-occupiers with pre-school children – refer to Appendix 1.

### Detached house versus townhouse or apartment

Very few of the participants in the greenfield groups with detached houses would consider a townhouse or apartment in an established area, even if it had storage space (such as a cage in the parking area). Consideration among some who would was conditional and, in other cases aspirational:

- If it was a penthouse apartment in the central city
- If the apartment was in Docklands – preferred for life-style reasons
- If the apartment was sufficiently large
- A townhouse only if living areas were not adjoining with the one/s next door.

Many greenfield residents had previously lived in apartments and considered it to be a step backward to return to one. Others have been put off them by recent international and national apartment disasters.

- *And with the apartment thing, it's interesting, I think safety was something that was in the back of my mind, just one of the things that caused us to move off apartments honestly was the Grenfell fire in London. And then the Sydney, I forget the name of that tower up there that like cracked like as soon as residents moved in. And honestly, I'm like, I'm not a structural engineer. I'm like, if I'm making this massive purchase I don't want to have to become a structural engineer in order to figure out is the building safe for me to actually buy an apartment in. And then I just watched Towering Inferno yesterday, actually, during the public holiday and I was like, OK, no tall buildings.*

— Conscious greenfield rejector living in detached house

While most of those currently in apartments or townhouses would prefer to live in a detached house, these participants valued their more central and established location over the dwelling type and hence would not move to a detached house if it was in an area significantly further out from the city centre.

Questions about apartments<sup>8</sup> as a housing choice often generated emphatic negative reaction. In the trade-off task, apartments were among the least preferred factors for most, including participants living in townhouses. These participants saw a distinction between townhouses and apartments, with the former typically preferred over the latter. The undesirable aspects of apartments, irrespective of the number of levels, were the potential for noisy

<sup>8</sup> It should be noted that none of the participants in the study who lived in apartments currently had children, although some were planning to have children in the future (although they did not necessarily plan to stay in apartment living once they had children).

neighbours, reticence about being noisy and disturbing others, living too close to other people, lack of on-site parking and lack of outdoor space. The small number of those preferred apartments did so for security reasons.

- *I think the main thing is it's wall-to-wall. Like, you're – the other person, the other house, will be just wall-to-wall, and you can't – you know, noise was – I think noise is one of the main reasons, that you can't make noise. Even if, you know, if you're laughing loudly or something like that, someone might be bothered. So yeah, that's one of the reasons.*
  - Greenfield renter living with a partner and young children (under 16)
- *I think for us, the maintenance is good. Obviously, a townhouse; a lot less yard to maintain than a house. That's positive. Negatives: I think someone else mentioned about body corporate. We have four units, so we have to share, obviously, building insurance, all that stuff as well. So that's a negative, I suppose, compared to a detached house.*
  - Townhouse owner occupier in outer established suburb of Melbourne, living with partner (no children).

Notably:

- Very few greenfield households would choose an apartment or townhouse
- For those greenfield households who would consider an apartment it would need to be large, in a lifestyle location like Docklands, if it were a townhouse it would preferably not have an adjoining wall.
- Sound proofing for families is an important consideration.



**Insight:** The overwhelming preference for detached dwellings (with the greater rejection of increasingly more dense housing options) was clearly evident across all market and household segments (including among conscious greenfield rejectors and medium density established area residents). However, as expected, non-greenfield medium-density residents did not reject townhouses to the extent that other segments did. These findings were supported by the trade-off task results – refer to Appendix 1.

## Large, detached home

A key reason that participants had made the choice to move to greenfield sites was to obtain a larger home with more bedrooms, living areas and outdoor space than they could afford in established suburbs.

In light of this, many would not give up any bedrooms to move to an established suburb, although some of those living in particularly large homes did express a preparedness to give up a single bedroom or one of several living spaces. Some expected there would be more children, and for them it was more important for children to have their own room. For others it was also important to accommodate visitors and extended family members from overseas and to have added flexibility in how they use space in their home – this was particularly common among those from a CALD background.

Having one or more dedicated **home office** spaces was considered by many to be mandatory these days as participants were increasingly working-from-home. One participant in the Point Cook group felt that dedicated home office space was even more important than the kitchen!

Greenfield households (renters and owner occupiers) move to greenfield locations in order to secure a large home.

A large number of bedrooms are preferred for a few main reasons:

- Expecting children or more children, the strong desire for each child to have their own bedroom.
- A separate bedroom for visiting family, particularly for CALD families

- Home office for many is now considered mandatory, not a study nook, but a room with a door that can be closed.

The overwhelming preference for 4-bedroom homes was consistent with results of the trade-off task also across all market and household segments (including among conscious greenfield rejectors and medium density established area residents) – refer to Appendix 1. Interestingly, there was some indication that Ballarat/Geelong greenfield owner-occupiers and the medium-density established area residents are more amenable to 3-bedroom homes than those from other segments (although their strongest preference was for 4-bedrooms).





## Case Study

### Large house in early stage greenfield location worth the trade-offs

*Greenfields owner-occupier forming family*

#### Important attributes

- House size prioritised
- Proximity to childcare and (promised) school
- Become accustomed to long travel times

Judy\* lives with her partner and two-year-old toddler. They built a large double storey home in Mickleham with multiple bedrooms, a lot of storage space, home cinema and double garage. They had previously lived in a townhouse and would not consider this as a future housing option.

Judy and family bought land in a new estate in 2018. Locational choice factors included being close to the airport (her family lives interstate) and close to her husband's family, who live in Campbellfield and babysit her child.

When they were first in their estate, the lack of infrastructure was a huge inconvenience. Judy runs a business from home and needed to pick up and drop off parcels. With no post office close by, she had to drive. They also found the lack of services such as local take-aways and Uber services inconvenient. As their estate becomes more developed, these compromises are less important.

They bought in their estate for the promised infrastructure, largely childcare and primary school within walking distance from their home. The childcare centre has just been completed and Judy's expectation is that the primary school will be completed by the time her child reaches school age.

Increasing traffic congestion and road works mean that long drives are a reality. Judy has become accustomed to this and is now unconcerned driving 45 minutes to shopping centres in Airport West and Highpoint West.

- *I'm so used to it now that distances travelled are less important.*

With Judy and her partner both working-from-home, they are not reliant on commuting, and they would not trade off their large home to live in more established areas or closer to central Melbourne.

*\*Name changed for anonymity reasons*

## On-site parking

On-site parking was largely taken for granted until the topic of no on-site parking was raised in the trade-off task; this was so for greenfield residents, conscious greenfield rejectors, as well as established area medium-density residents alike. While some participants said they might trade off a double for a single garage, it was uncommon to find anyone willing to trade down to no garage much less no on-site parking.

For those willing to **consider** shared on-site parking, this was contingent on how compelling the rest of the offer was. In this context there were a few who were prepared to entertain permit based on-street parking.

Security was raised as a key reason behind the strong preference for lock-up garages across the board. Vehicle break-ins and theft was perceived as a growing issue by many. This seemed to be of particular concern for those with young children given the logistics of negotiating getting them in and out of the vehicle (along with groceries or other shopping), making them feel vulnerable when not in a secure area.

Many greenfield owner-occupiers were reluctant to give up **storage space**, either in the house or in the garage. Interestingly there were a few participants seeking to minimise possessions who said they may consider giving up storage space, although they also noted that their partners may not share their enthusiasm in this regard.

## Energy efficiency

Energy efficiency was not something that was spontaneously raised. However, when specifically raised by the moderator, it was given cursory consideration during the discussion as definitely something that was of growing importance to the environment and for saving money.

Solar panels were the main aspect of energy efficiency discussed during the groups, with several participants having these on their rooves while others planned to get these installed in the future.

However, for the Wyndham group, the discussion generated great enthusiasm as participants shared the fact that all had double or triple glazed windows; this was the standard build for homes in their area. They discussed the fact that they had 6-star energy efficient homes, and there were a few mentions of building regulations in this regard.

## 20-minute walkability

The 20-minute walkability variables did not seem to engage participants enthusiastically, although there certainly were exceptions. Nonetheless, these were appreciated as at least a nice to have, particularly in relation to open space, parklands or water (particularly for those with young children, dogs to walk or are joggers), and to shops, cafes and restaurants. However, some participants did consider it vital to be within walkable distance to public transport for household members who did not drive (including spouses or themselves for commuting), and children making their way to school or to local shopping centres to meet up with friends. There were also some who appreciated being within walking distance of their children's schools as it also meant that they could easily make their way there on their own once they were old enough to do so.

It is also important to note that (like the commute time attribute) reference points for assessing a 20-minute walk varied depending on the person's current walkability situation. For example, many of those in established suburbs could walk to destinations of interest in less than 20 minutes, and hence the 20-minute benchmark was less attractive than their current situation.

In some early-stage greenfield areas such as Clyde, there seemed to be far more concern over the lack of a diversity of quality restaurants to drive to within a reasonable time period than any concern for being able to walk to them.

Notably the predominant attitude among greenfield participants was that a move to the outer suburbs comes with the expectation to have to drive everywhere. It was also commonplace for participants to say that they would prefer to drive than walk in any case to most places.

There was no interest found in being able to walk to community or health facilities.



### Insight: Walkability

Walkable distances were generally considered to be somewhere between 5 and 15 minutes rather than 20 minutes

Walkability was only a minor consideration for greenfield households; this was supported by the trade-off task analysis. Interestingly, conscious greenfield rejectors showed a relatively stronger preference for a location that has up to 20-minute walkability to open spaces/parklands/water, with also some indication that this extended to shops/cafes/restaurants. There was also some indication that greenfield residents with an Indian heritage or those that are pre-child households were the most likely segments to prefer the up to 20-minute walkability to public transport. Refer to Appendix 1 for details.







### Street trees and vegetation

There were few spontaneous mentions of importance of **street trees and vegetation** to provide shade and a pleasant outlook. With prompting, some greenfield residents did say that they appreciated their current green streetscape while others were anticipating the planting and maturing of the trees promised by their local council. The mature street trees of established (particularly prestige) suburbs were something that was appreciated across the board. The trade-off task indicated that conscious greenfield rejectors, greenfield renters and Ballarat/Geelong greenfield owner-occupiers placed more value on street trees and vegetation than other market or household segments – refer to Appendix 1.

## 3 Journey Context

### 3.1 Moving house drivers

For **owner-occupiers**, the key motivations for moving house identified in this study were:


-  Primarily life stage, such as:
  - Couples in the early stages of their lives together planning for their future and a family
  - Couples raising young or accommodating growing families
  - Those providing space for extended families
  - Those approaching retirement and residing in an expensive home in an inner or middle Melbourne suburb uncomfortable with their mortgage commitments and deciding they'd like to eliminate it by buying a cheaper property.
-  Taking advantage of grants including first home-owners grant, construction grant or COVID home-owners grant. For some, this brought forward their purchase as the grant meant that they had a sufficient deposit to qualify for a home loan.
-  Buying into the property market: with the goal of home ownership strongly preferred over renting
-  Wealth creation: these participants focussed on building a portfolio of properties or buying for the short term and living in the home while fulfilling grant obligations and/or while building sufficient equity to buy another property or upgrade to a more expensive property
-  Unlocking assets: typically involved moving from an established home in an established area to a lower cost property. This was a very small number of participants who felt that smaller mortgages were more secure and offered greater flexibility in relation to work options and choices
-  A small number of participants had initially bought their land or home as an investment. These were typically purchased when they were single, and then repurposed when they partnered and started families. As an example, one female bought land and built a new home as an investment when she was single. She now has a family and the property has become the family home. Another participant had bought land in a regional greenfield area as an investment and liked the location so much that he built and settled his family there.

- *I built my home when I was 24 and single. In the eleven years since then, I have met my husband and have two kids and now it has turned from an investment property to a family home*

— Greenfields owner-occupier living in Mernda with husband and two children

#### Forever home versus a stage in the journey

Another factor that played a role in the motivators outlined above and participants' housing choices was the timeframe they had in mind. Some were buying their forever home, some were deciding on a home for their current life stage, while others saw it as a stepping-stone to achieving other longer-term goals and aspirations such as asset building:

-  Some participants had chosen their location and built or bought their forever home to suit the needs of growing families, with an eye to how the home would work in the future once their children had left home. For example, one family with school aged children had built a large double story home in a greenfield location. When the children leave home, they plan to live downstairs while upstairs would be used for accommodating guests. Another family with three school aged children and two adult children who had left home had chosen a property that might be reconfigured as their needs changed, such as changing the purpose of bedrooms to living or working areas.

- ... choosing the house – the adaptability and growth – can it move as we need to do whatever we need it to do.
  - Ballarat greenfields owner-occupier, living with husband and two adult children

Some families with school aged children had chosen their location for its access to schools and other facilities, and their house to fit their current life stage. The longer-term intention for these participants is to move elsewhere once the children leave home.

- When the kids move out, we'll go to either very city or Castlemaine.
  - Ballarat greenfields owner-occupier, family with school aged children

For some participants, changing circumstances meant that their intentions in this regard also changed:

- One couple had built a large home in a greenfield area in preparation for the children they planned to have. The couple was childless at the time of this research, and if the anticipated children do not arrive within five years, they intended to move further out to a smaller house on acreage
- Another participant was able to secure a larger home than they had anticipated with their budget, and changed their plans from short term to forever home

- We were originally planning to purchase a smaller home as a home for the next five years but got a good deal on larger home, so now it will be our long-term home
  - Greenfield owner-occupier, living with a partner and a school aged child.

For **greenfield renters**, the motivators for moving house identified included:


- Losing tenancy in their previous house they had been renting, typically because the owner had decided to sell the property and the new owner was not requiring a tenant

- We owned a house in Pakenham ... and then we had to sell, just due to personal circumstances.... We owned it for three years ... and then we rented it [from the investor who bought it] for nine more years. [The owner] unfortunately had to sell just due to finances and the pandemic. So we were in a position where we had to move. We were given 60 days ... We found a property in Clyde North up near the Cranbourne Road and after ten months ... the owner decided to sell, so we were in the same position. So we were back in the same boat. So we moved. Again, we put our feelers out for rentals. Again, very difficult. And to cut a long story short, we were just very lucky that we got to stay in the same area because we obviously broadened our horizons.


- Greenfield renter, living with a partner, speaking about how they had to search for an available property to lease in a wider area than they initially would have preferred to limit themselves to.

- Having previously been an owner-occupier, a change in financial circumstances (sometimes due to death of, or separation from, a spouse) meant that they had to sell their house and become a renter in a new location

- *I did own houses before my husband died, so yeah, we did own houses ... and then after he passed away, I had to end up having to rent*
  - Greenfield renter, living with her two adult children

 Moving house to be closer to other extended family members. This is particularly important where grandparents play a role in looking after children (e.g., school and day-care pickups etc.), i.e., participants moved to be closer to these additional caregivers within their extended family

- *The reason why we moved here is to be closer to family. My brother and sister also live in [the same suburb].*
  - Greenfield renter (soon to be greenfield owner-occupier), living with a partner and young children

 Moving to a greenfield area in order to actually be closer to their workplace in situations where their workplace was located in, or proximate to, a greenfield area.

- *Our decision was mainly based around work, so I live about five minutes away from work now. Before, I was closer to 45 or 50 minutes in traffic.*
  - Greenfield renter, living with a partner and young children

## 3.2 Affordability & value for money

Affordability and value for money were themes underpinning the choices that owner-occupiers and renters saw as available to them and the housing and locational decisions they made. This extended across those who bought or built lower cost housing in lower cost areas through to the less financially constrained owner-occupiers with their very large homes and larger block sizes. This was so irrespective of the amount of money they spent and whether they were in greenfield or established locations.

The starting point for many was whether they had prioritised obtaining their desired house and/or block size over location with the infrastructure and proximity to work, family and services they wanted. Typically, they then made compromises and trade-offs on location, infrastructure and proximity for those who prioritised the dwelling, or house size and characteristics for those who prioritised the location. The extent to which value was seen to have been achieved, and satisfaction with their choices, depended on their view of the balance between what they had achieved and what they had compromised or traded-off.

Several medium-density owner occupiers in inner Melbourne suburbs mentioned that if they could not have afforded to buy in their chosen location, then their preference would have been to keep renting rather than to buy.

- *I'd probably just keep on renting forever.*
  - Owner occupier villa/unit density Brunswick East (living with a partner, no children), when asked what they would have done if they could not have afforded to buy in their chosen area.
- *We'd probably rent and maybe downsize. Instead of a two-two-two, to a two-one-one because that would be the lowest we would go.*
  - Owner occupier apartment Southbank (living with a partner, no children), when asked what they would have done if they could not have afforded to buy in their chosen area. Note: two-two-two refers to number of bedrooms, bathrooms, and car spots respectively.



- *I wouldn't really be willing to move further out. Yeah, I like being in the inner-city [and would rent rather than move further out].*
  - Owner occupier apartment St Kilda East (living with a partner, no children), when asked what they would have done if they could not have afforded to buy in their chosen area.

### 3.3 Tenure

#### Owner Occupiers

None of the owner-occupiers had considered renting over home ownership as a longer-term option. Some see rent money as 'dead' money and had either bought or plan to buy when they had sufficient deposit.

Some had rented before purchasing their property in circumstances that included during early adult life before family formation, while saving for their deposit or renting in their chosen local area while looking for a property to purchase.

Renting was seen as insecure, with the possibility of having to move if the property is sold and the potential disruption this would bring, including having to move children to a different school. Regular property inspections and other requirements also meant that renting is inconvenient.

- *I rented for a long time and that was enough.*
  - Greenfield Owner-occupier Craigieburn (living with an adult child), when asked if they had considered renting instead of buying.
- *I would say the first time when we **thought** about actually buying was when we were told to move out because the landlord suddenly sold the property. And whoever was the new owner would be moving in, so we were given ... a two months notice to move. Whereas, we loved the place where we were and so that's when it struck for the first time that **it could keep happening**. Every time we move into a property and you know settle down, have schools, day care, work, like everything sorted, and then suddenly you're told that you need to move within this certain period of time. That's when we actually started looking, that was the first time that was, I guess, three years before we actually bought.*
  - Conscious greenfield rejector, now owner-occupier (living with a partner, no children) in established outer suburb



## Case Study

### For moderate income families 'home-ownership' matters most

*Affordable Greenfields owner-occupier with older school-age children*

#### Important attributes

- Low-cost land and housing providing home ownership foothold
- Proximity to services and public transport
- Greenfield lacks key infrastructure and lifestyle factors

Philip\* and his partner have older school-age children and moved from St Albans to a greenfield area near Melton around 6 years ago. They had been renting in St Albans, a location they liked for its good schools, proximity to work, services, and restaurants and cafes.

The motivation for the move was to get into home ownership with the limited funds they had available and Philip and his family compromised on both location and house to achieve this. Other important locational choice factors were 'good schools', an area that his family could feel safe and commute distances that were not 'too bad'.

- *The land was the most affordable we could find in the areas we looked and we built the house we could afford. It is not our dream home.*

They had looked in areas in the same vicinity including Mernda and Plumpton but chose a site in the Melton area, not just for affordability reasons but also because it is a new estate in an older area slightly closer to his work, and therefore has services and 'decent' public transport.

With hindsight, Philip feels as though perhaps the compromises and trade-offs have not been worth it. He feels the biggest compromise was on schools, that services and facilities have not kept pace with recent rapid population growth, and they are not close to their social connections. He feels that there are limited restaurants, cafes and other entertainment facilities. To access these, he travels to Melbourne on the train or drives.

At this stage of his life (almost empty-nester), lifestyle factors are increasingly important and this is reflected in his response when asked what his preference would be in a theoretical situation where he was financially unconstrained. If affordability was not a consideration, his preference would be the inner city such as Fitzroy or a regional area such as Ballarat or Bacchus Marsh for 'proximity to everything', which to him means walking distances. The regional cities appeal for their more relaxed pace.

Philip and his partner are now planning to move to Caroline Springs, largely because it is closer to the city and within their financial constraints.

*\*Name changed for anonymity reasons*



## Case Study

### Wealth creation

*Greenfield owner-occupier*

### Important attributes

- Short term trade-offs to achieve long term objectives
- Investment potential
- COVID grant bringing forward their decision

Roger\* and his wife moved to Truganina around eight months ago from elsewhere within the suburb where they had lived in an owner-occupied home for around five years.

They had delayed having family in order to focus on building equity and moving up the housing ladder. Roger and his wife were prepared to trade-off short term inconvenience (location etc) to reach their longer term goals, and were very strategic about the steps to get there.

While they had not been planning to move just yet, they decided to take advantage of a COVID construction grant to build a new home in a newer area just a few kilometres away. The young couple had already purchased land for investment purposes and its long-term potential to grow in value. They had moved from a more established part of Truganina close to the nearest centre (Caroline Springs), to a very new estate with few completed houses, no facilities or infrastructure, and further from Caroline Springs and the Melbourne city centre. In order to access the grant, they had traded off proximity to Caroline Springs and its well-established amenities, services, and infrastructure.

- *In ten years, it will be a good community but now it is empty.*

However, they considered their move to be temporary. Having fulfilled the grant requirements (six months living in the home), they are already looking for their next move which they expect to be closer to Melbourne. Roger feels no regrets as the Truganina move had achieved its objectives. They intend to rent out their Truganina property, which they expect to increase in value as the local area develops and infrastructure and services arrive.

*\*Name changed for anonymity reasons*



## Case Study

### Getting into the market

*Greenfield owner-occupier*

#### Important attributes

- Economical for financially constrained couple wanting to build their own house
- Potential for value capture and subsequent equity appreciation over time
- Far away from family members and friends
- Less convenient to travel to places and commute to work.

Eva\* lives in a newly built, detached house in Clyde with her husband. Their home has four bedrooms, two living rooms, a study, a 'man cave', double garage, and solar panels. Her favourite parts are the spacious front and back yards for her dog to play in.

They wished to build their own house and were looking for less expensive areas with promising infrastructure development for property investment. Better affordability drove their greenfield area decision, as it was too expensive to build elsewhere.

- *Particularly because it was a new suburb, and everything is being built, so a shopping centre, train station... we get in early and purchase early, so the prices didn't go up when we did... in a couple of years, once all those things have been established, we'll definitely earn a lot of profit or equity from that...*

Although the couple love their greenfield home, eventually, they'd like to move towards the inner suburbs once they have enough savings because they want to be closer to their families and friends, and it's more convenient to try out different restaurants to accommodate their love of trying new and diverse food.

- *... we leave the area quite a lot... a lot of my other friends, including work, are all up in the city... we love to eat, we're all over Instagram, so we actually end up going much further out. So we've sacrificed that, the travel, and written that off now, knowing that wherever we need to go, it's going to be at least half an hour, 40 minutes to get to where we need to go. But yeah, for us, it was more important to get a property on our own. And our intention is not to really stay in the area for too long, but for us to get the equity, save up, and then start moving closer towards the city, or the central southeast, because that's where we've grown up.*

Eva would give up the land size in order to live more centrally after living in a greenfield home with more space than they needed. However, she says she would not consider living in an apartment.

- *I'd give up the space, the land size... Everything slightly smaller, and instead of having four bedrooms, three bedrooms is probably all right, as long as there's a room that I can convert into an office space, because I mostly work from home...*

*\*Name changed for anonymity reasons*

## Greenfield renters

Many of those who are currently renting rather than purchasing their home were doing so for financial reasons, without the deposit or resources to buy the size home they need to accommodate their household. Most were intending or aspiring to buy in the future.

Some had previously been an owner-occupier, but a change in personal or financial circumstances (e.g., the death of or separation from a spouse) had meant that they had to sell their house and become renters in a new location.

Some were renting in an area they were considering purchasing as a type of 'try before you buy' while also a period of saving to build a deposit. Others were renting while their home was being built nearby.

- *We did have a little look into what was available to purchase and it's still something that's maybe on the cards, but we definitely thought it would be wiser just to rent for a while to see if we liked the area ... if we liked it and if it suited our needs, then [we'd] look into buying.*
  - Greenfield renter (living with a partner and young children)
- *So I'm currently still renting and have been all my life. I've been in the country for about 14 years now. And eventually we wanted to buy a place of our own. So I used to live in Glenroy, out northwest-ish. Now I'm completely west direction because that's where there are new estates coming up and there's – at least there's places that we can afford, so we thought we'll try and get used to the area on rent at the moment, and then eventually look at getting our own place, probably in the same area.*
  - Greenfield renter (living with a partner, no children)
- *We were looking into [buying] as well, but we're not in a financial position where we can, even though the amount of rent you pay is generally the same price as a mortgage. It's a lot harder to be able to get a deposit and all that together. So unfortunately had to rent, but we've got everything that we wanted in this place anyway.*
  - Greenfield renter (living with a partner, no children)

## 4 Location Choices, Compromises & Trade-offs

### 4.1 Origins & destinations

Proximity to family and friends was initially a key factor in the home location decisions for almost all greenfield owner-occupiers and renters (including living close to parents for assistance with child rearing for some). However, the relative importance of the location when it needed to be traded-off against preferred dwelling attributes within the practicality of a budget, is when the priority of remaining proximate to family and friends was either maintained as a pre-condition or traded off.

- *A lot of our family is around Seaford and Carrum Downs and all that, but we knew that we'd have to go that little bit further out just to try and make everything work and make it more affordable for us.*
  - Greenfield renter, living with partner and young children.
- *If I'm stuck at work or my husband is stuck at work, my mum can go and pick up my son from school, so she can occasionally do the school pickup and school drop off if I'm busy.*
  - Greenfield renter (soon to be greenfield owner-occupier), living with a partner and with young child
- *... all my mates, we all haven't really ventured out from where we grew up. We've all just gone maybe ten minutes closer or ten minutes around that circle of our high school. We've probably had two friends move to the west and it's just – that's it, like two out of, and then everyone else is just in the southeast. Yeah, we barely see them, and then everything's on around our area, so we've all just – if I went there, I'd be travelling yeah, half an hour, 40 minutes. Those little things, you just wouldn't do, and also family; all our parents really haven't moved from that area, too, so we're all in our bubble*
  - Townhouse owner-occupier in established area, living with wife and young children

Community and cultural connections also played a significant role in the choice of location. This was especially evident for those participants from culturally diverse backgrounds but was also evident for people from other communities. Proximity to their place of worship was also a decision factor for several.

- *We wanted to live in west because of one main reason that our friends and – like, friends mostly live in the area, and plus our community centre is in the west.*
  - Greenfield renter, living with partner and young children.
- *Because I want my children to socialise with their friends and the community.*
  - Greenfield renter, living with older children.

Many participants across all groups, including the regional groups, had moved from inner or middle Melbourne suburbs. However, some owner-occupiers, particularly those in regional locations and those to the north and west of Melbourne had purchased further out within the same corridor or a short distance away within the same locality. Examples include:

- From Werribee to Sanctuary Lakes
- From Buninyong to Ballarat



- From Melton to Bacchus Marsh
- From Westmeadows to Craigieburn

A few participants, typically conscious greenfield rejectors in apartments or townhouses, had moved from middle or outer Melbourne closer to the central city; one moved from the Narre Warren / Cranbourne area to Brighton East.

- *We moved because [to be closer to] work, and the kids love the beach, so that's the main reason ...*  
— Medium density owner-occupier, living with partner and young children

## 4.2 Greenfield versus established suburb locational trade-off

### Greenfield suburbs – rejection reasons

Conscious greenfield rejectors who participated in this research currently lived in a variety of suburbs from across Melbourne's corridors. These were mostly well-established suburbs ranging from inner to outer Melbourne, as well as one in Geelong. Some rejectors were owner-occupiers in detached homes and others in townhouses.

Some conscious greenfield rejectors had undertaken research in greenfield areas before deciding to purchase in an existing suburb, while others remained undecided and on the lookout for the right property in an established suburb. A few participants described undertaking extensive research, involving the sourcing and review of the precinct structure plan (PSP) for several greenfield estates before rejecting them.

Interestingly, one participant rejected several greenfield estates based on his extensive reviews of their PSP's before finally purchasing in a greenfield development in Officer closer to an established town centre and with better developed infrastructure:

- *... we specifically chose Officer [established town-centre] for accessibility of infrastructure, I would say. We went to every point on the compass literally around Melbourne and it was really the fact of the M1, the Princes Highway, and the trainline probably most importantly ... we're about a, depending on how fast you walk, between 16- to 18-minute walk to Officer Station, and a 12 minute - bike to Beaconsfield in the other direction. So, yeah, that was the absolute key goal and hey we're 50k from the CBD, but that accessibility makes a massive difference... ... the planning of it's really important. I studied the PSP of Officer before we got our block because I was really specific on exactly that point of, I didn't want to have to have a car to get out to the station or the shops or things like that. And the design of the foot and bike paths to either into Officer or into Beaconsfield were massively important for saying, yeah, you know, I want to be able to, yeah, worst case I can get on a bike and just be somewhere in 10 minutes rather than be jammed into the side road exit, kind of, to get anywhere ... the Officer town centre, the PSP did absolutely, like I studied all 170-something pages of that, maybe I'm a bit of a nerd with that, but yeah, it did.*  
— Conscious greenfield rejector (rejected several Whittlesea and Wyndham greenfield locations) before settling in the Officer established town-centre.

In general, greenfield locations had been rejected altogether for their lack of infrastructure, lengthy distances to services and amenities, traffic congestion, noisy roads and long commutes. These participants had traded off indoor and outdoor dwelling space for shorter work commutes and for closer proximity to schools and other services (which were often within walking distances of where they settled).

There was some avoidance of perceived risks associated with greenfield areas:

- Waiting time for key infrastructure facilities to arrive as they've seen scenarios where planned train stations or schools ended up being removed off the plan altogether or take many years to eventuate.
- Not knowing who or what would be built beside their home or up the street until it was too late.

- The current post-COVID material shortage situation which is pushing out build times and pushing up construction prices. One person mentioned that in practice a new home could easily take three years to build these days due to these issues.

- 
- *We looked at where land was, so that's where we went out one day, we went out to Clyde, we drove around there to see what it was like and get a feel for the suburbs. But I think, yeah, it was a bit of a commute and we realised because it's just him [her partner] and I, like our lifestyle, like it's more suited to maybe inner suburb, type of thing. And yeah, like we thought about having, if we ... weren't in a COVID situation, having to commute every day. It's a bit of a change in commuting times and where's the nearest station ... It seemed like the infrastructure wasn't there just yet.*

— Conscious greenfield rejector currently living with her partner in an apartment in Port Melbourne

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## Case Study

### Established suburb means no waiting for infrastructure

*Forming family – Conscious greenfield rejector (homeowner)*

#### Important attributes

- Walking to school
- Outer established suburb can offer large home
- Distance to work less important because can work from home
- Infrastructure already available

Zainab\* and her family had been renting in the Berwick area until they lost their tenancy when their landlord sold the property. They decided it was important to work towards buying their own home to minimise the risk of disruption of their children's education, and the loss of social connections that can stem from ending tenancy.

They looked at greenfield suburbs but there was not enough infrastructure yet and the family had concerns about the time frames for infrastructure to be delivered. They were also concerned about schools.

Instead, the family purchased something a little beyond their intended budget so that they could get a property in an established outer suburb in the Cranbourne area. They are very happy with the school their son attends and can walk to the local primary school.

- *When we were looking into Clyde, like it was so newly built; it didn't really have infrastructure that we needed like public transportation or even schools, ... they do have plans of schools that are going to be built ultimately, but still, we would have to travel a bit for schools. Whereas our current house, my son is just walking to school. So it's just walking distance and we've got public transport option, I've got the supermarket like in a 10-minute walk. So it's just that convenience and, yeah, which is why we chose this suburb...*

Zainab's husband works in Rosebud, and it suited the family to be in the far south east of Melbourne. However, with Zainab and her husband now working-from-home most days of the week, it was less important to be near work and more important to have enough bedrooms to be able to have at least one to a home office.

*\*Name changed for anonymity reasons*



## Case Study

### Renting in Greenfield but longing for the bright lights of the city

Renter

#### Important attributes

- Appreciating access to amenities (hospital/medical facilities, gym, shops, public transport)
- Longing for shorter commute to inner Melbourne
- Longing for access to culture and entertainment

Madhuri\* currently lives in the Craigieburn area in the northern suburbs of Melbourne. After moving to Melbourne five years ago from India, she has always lived in what she considers 'secluded' outer and /or greenfield suburbs and as a result feels she hasn't had the opportunity to experience the vibrant culture Melbourne is known for.

- *When I wake up, I want to see the lights and evening, especially the lights in the city, it actually encourages you to do something different...*

While Madhuri is currently pregnant and appreciates having easy access to hospital (especially important to her as she doesn't drive), she said that once she finishes maternity leave, she hopes to move closer to the city to minimise her commute, and experience life and work in the inner city. She said she doesn't want her child growing up in secluded suburbs but rather to grow up with inner city life.

- *I've been here [in Australia] for five years and always in the secluded suburbs. I haven't got much to get into the culture, actually and speak to a lot of people and indulge in the activities. I don't want my baby to be just like me living in the suburbs. I just want my baby to be in the city...*

*\*Name changed for anonymity reasons*

## Greenfield suburbs – overall perceptions of greenfield residents

The initial preference of many of those in greenfield areas, and where they began their search, was to buy or rent in an existing suburb. Reasons these suburbs were preferred included that it was where they grew up and had family and social ties. However, these areas were not affordable given the number of bedrooms and size of house they had in mind.

These participants had compromised on location to obtain the type of house they wanted, typically to obtain a larger home. Many had bought in greenfield locations further out within the same corridor with a view to minimising distances from their existing family, social or community connections, and therefore minimise the impact of the factors they had traded off.

- *We looked and couldn't find anything...some tiny little block and tiny house for the money we had. So we moved out here*  
— Beveridge owner-occupier

A handful of greenfield participants preferred established areas but had deferred to their partner.

- *I preferred Docklands and she preferred Darley, so Darley it was*  
— Bacchus Marsh greenfield owner-occupier

Some greenfield owner-occupiers in Point Cook, had chosen their location because it was seen as more up market and aesthetically pleasing than nearby areas – Werribee and Hoppers Crossing.

The trade-offs made by others included the walkability to schools and other community amenities, that were available to them when they used to live in an established suburb.

## Proximity to city centres

Proximity to Melbourne's central city was largely a factor for those metropolitan and fringe greenfield participants who commute to work in the city, and of limited consideration among those who don't. Some of these participants visit the central city for recreation; however, for most participants, this appeared to play only a limited if any role when choosing their location.

Proximity to regional city centres was not a major consideration in the locational choices for many participants in the regional groups. For example, Armstrong Creek is just a short drive from the centre of Geelong. Ballarat participants pointed out that it is a maximum of 20 minutes to drive from anywhere to anywhere within Ballarat, and the main centre accessed by Bacchus Marsh is Melton, which is a 15–20-minute drive away.

Some regional participants commute to work in Melbourne's central city, mainly by train. While some considered proximity to the central city and commuting time in their choice of location, their access to the train station was also a key locational choice factor.

## Access to work

Access to work was a key locational factor for many participants, including greenfield owner-occupiers and conscious greenfield rejectors.

For some, work commute considerations in location choices included driving times and easy road access to their place of work and availability of public transport.

Some greenfield residents had access to a company vehicle and their employer bore all expenses associated with that vehicle. While commute times might have impacted them, the financial costs of commuting (petrol, vehicle servicing as well as wear and tear etc) did not.

- *I've got a company vehicle. So as far as fuel costs and whatnot, I don't have to worry about that. I do have my own vehicle, but I don't use it. ...It does take me an hour to get to work. But I drive for a living, so I've got that passion. I'm in the transport industry and have done for the last 17 years. So as far as travel to work, that's not an issue to me.*
  - Greenfield renter, living with a partner

There were a number of greenfield residents for whom their work destination varied. For example, those who work in construction could be required to work almost anywhere in the state from one week to next. For these participants, there was no location that could guarantee them to be living close to their worksite, and so from a work-commute perspective, there was no advantage or disadvantage of any particular location within greater Melbourne.

- *The company I work for, we do kitchen and bathroom renovations. [The worksite location on a given day] just comes where it is ... I've got a company van, so I actually don't notice anything to do with [vehicular costs].*
  - Greenfield renter, living with a partner and young children

### Access to schools

Consideration of proximity to schools often involved proximity to 'good' schools. This was the dominant or only choice factor for some parents who compromised on their house to buy in desired school zones. These participants bought whatever they could afford within that area.

- *We were in the northern suburbs of Melbourne, near Craigieburn, but we moved to Parkdale in the south-east mainly to be – so that my daughter, who's going to start primary school next year, can be in a primary school zone that we would like her to be in ... So right now, fortunately, we are in a zone where there are good public schools and also two or three good public secondary schools, so she would have an option of wherever she wants to go when she grows up. So that was the main motivation.*
  - Medium density owner-occupier (living with partner and young children) who moved from outer suburb

This contrasted with the choices made by some families with school age children, who for affordability and value reasons, had prioritised their house over location and proximity to schools (as well as other services). Several chose to drive their children to their original schools daily so as to not disrupt their children's friendship circles and education.





## Case Study

### Love my greenfields home

*Greenfields owner-occupier, young couple planning their future*

#### Important attributes

- Large home with lots of extras
- Building a new home provides extra affordability benefits
- The 30-minute V/Line commute is an important consideration

Mo\* used to live in a share house in Brunswick, but since marrying now lives in Tarneit in a double storey, 37 square house with his wife and a dog. His home has 4-bedrooms, a theatre room, a home-office, is open plan with 4 living rooms, double glazed windows and has a 6-star energy rating. His favourite part is the upstairs retreat and his office.

The young couple were after something big that would appreciate over time, which is why they really wanted to build rather than buy an established home. The ability to put the land on hold while they saved up to build was also important in their decision making. As Mo works in the CBD, the 30-minute commute time to the city via the V/Line train was also very important.

Mo and his wife are very happy with their decision as their large Tarneit home was seen to represent a far better value proposition compared with purchasing in an established area.

- *... I have friends in the east as well and west and the houses in the east for the same price range I had in west were literally half of what we were living in. And I really didn't like the old houses, and ... I thought it was a better proposition to come this side ... the living space was the biggest factor for me, that I could get more for the same. It just made more sense to me and also, it was new and I was OK to trade off the distance....*

Mo would find it difficult to consider giving up anything in order to live more centrally after having experienced a greenfields home, even though he'd love to live closer to his work in the CBD. However, after some consideration, he did offer to give up one of his 4 living areas. Even under an 'if affordability was not an issue' scenario, his preconditions would be living within 10kms' of the CBD, very close to the train station, and if it was an apartment it would need to be a large penthouse.

- *... a big factor would be if I could build at least 80 percent of what I've built in Tarneit ..space is the factor here for me. So if the apartment is not ten squares, it's 25 squares, or 27 squares, absolutely. It would never happen, but I'm just saying. It's a nice penthouse for me.*

However, Mo's perspective changed when he considered his schooling aspirations for his (yet to arrive) children, acknowledging that he'd be prepared to pay a premium in an established suburb when the time came.

\*Name changed for anonymity reasons



## Case Study

### Downsized to get into their desired school zone

*Medium density unit owner-occupier in established suburb*

#### Important attributes

- Will trade off larger home for medium density home in a preferred school zone

Sanjay\* and his family had been living in a large house in the outer northern suburbs around Craigieburn. However, they decided to make a move across town to the established suburb of Parkdale. The main motivator was to move to their desired school zone for their daughter who is starting school next year.

For financial reasons, the move to a more expensive area has meant that they had to significantly downsize their property. They had to give away or sell a lot of their possessions and now have to think much more carefully before any purchase as to whether they have the space to accommodate an item.

However, they love the feel of their new area, and are very pleased that their daughter will have what they consider to be great schooling options for both primary and secondary schooling.

- *We were in the northern suburbs of Melbourne, near Craigieburn, but we moved to Parkdale in the south-east ... so that my daughter, who's going to start primary school next year, can be in a primary school zone that we would like her to be in. So that's the main motivation. Yes, so being in the area of good public schools.*

Sanjay and his family sought out a place in their desired school zone. That was their clear priority, and from there, they bought the most suitable property they could afford within their specified location, which was a medium density unit.

- *So right now, fortunately, we are in a zone where there are good public schools and also two or three good public secondary schools, so she would have an option of wherever she wants to go when she grows up. So that was the main motivation.*

*\*Name changed for anonymity reasons*

## 4.3 Not all greenfield areas are the same

There were wide variations between greenfield areas making some relatively more attractive compared with others. Primary these related to:

- Proximity to city centres: Greenfield areas in Melbourne's west such as Point Cook and Wyndham were closer to central Melbourne, while north and south-east areas were further out.
- Access to work (commute times for those who work in and around Melbourne's central city): Some greenfield areas had V/Line train stations and good train access to the city whereas others had none. The issue of recent population growth and road access in and out of, and within, greenfield developments also varied, as did freeway access to Melbourne.
- Proximity and access to other services/Infrastructure, often depending on the current developmental stage of the suburb: This affected everything from schools, to shopping centres and community services and facilities already in place, infrastructure in the process of being built, promised infrastructure that not been built and new infrastructure that was planned for further in the future.

These differences have a significant impact on the locational choices, compromises and trade-offs made by owner-occupiers and are reflected on the variations between areas that emerged in the research. Of course, some households did more research than others to inform their decision making, and for some households these factors were less important, as the primary driver was buying a home.

## 5 Housing Choices, Compromises & Trade-offs

### 5.1 Block size

For some participants, the size of the block was a major selection criterion. Some had moved to a greenfield location to get that larger block, although some noted that the size of blocks in newer developments were smaller than in earlier developments.

A few participants in the greenfield owner-occupier groups wanted a block big enough to accommodate large sheds (these were typically males) and/or storage for recreational equipment such as caravans or jet-skis, play equipment for their children and room for pets.

A small number of greenfield owner-occupiers had traded off block size for affordability reasons. Some had wanted an acreage but had also traded this off for proximity to schools or to other services, or with their partner whose preference was for smaller block.

### 5.2 New build versus existing dwelling

For greenfield residents, the ‘newness’ of the home was perceived almost universally as a plus.

Many participants in Greenfield locations had made the decision to **build** their home rather than look for an existing home for a range of reasons:

- The ability to **tailor** the size and layout of their new home to their own taste
- 
- *The design was massively important. ... we started with apartments ... my wife's Japanese, and Australian-style apartments, ... it's very, very few that have more of an Asian design focus to it which is basically for her, one of the massive things, not opening the door and it's like, OK, here's everything. ... There needs to be a separation of like here's the outside area, here's where you take off your shoes, and then you walk into your nice home. ... we couldn't find that in an apartment, ... then when we started looking at houses, again, very few, and if we ever did it wasn't in the right location, it was too far up the hill or something like that. So yeah, that's why we ... we need to get the land first, and then actually design this ... It's tricky and I think because you're spending so much money, .... You kind of get it right, .... What's of value to me and this be right for the next 10 or a few decades. And then I know I'm very happy where I am, that the house has everything that we need which is kind of a fluke because you don't know. My wife and I moved in prior to kids with the vision of having kids and it's worked.*
    - Conscious greenfield rejector
  - *Having been to friends' houses in the east, their houses are so old. They have old fixtures in there and I just definitely did not want that. I wanted something like... having control of what goes where and that customisation option.*
    - Greenfield owner occupier, living with partner (no children)
- 
- Take advantage of government **grants and stamp duty savings**, including some who bought off the plan. The availability of these grants and stamp duty savings did not shift preference away from established

dwellings as these participants preferred to build anyway. The grants and stamp duty savings made a difference to what participants could buy for the money available to them and their perceptions of value for money.

- *When we were building we thought why not have it all?*

- Owner occupier, Craigieburn

Greenfield residents also had a predominant preference for a new home over an older (pre-loved) one. Reasons varied and included:

- Perceived problems and expenses associated with maintaining and/or renovating existing properties, often hidden and undiscovered until the owner had already bought and moved in.

- *No. [An old house] Needs too much maintenance. Done it twice before.*

- Greenfield owner occupier living with partner and older kids, on why they would avoid an older house in the future.

- *We didn't want to buy a readymade house because of hidden problems so we wanted to buy a new house so we know what's going on inside and outside. So we can know if there are any defects or any hidden defects or anything.*

- Greenfield owner occupier, living with partner and newborn baby.

- *We don't want to move into an old house. That's the main concern that we have.*

- Greenfield renter, living with partner and young children

- Some participants had bought display homes. These were typically not a pre-planned choice, but the result of chance (just happened to be walking past), or the most affordable option in their chosen location.

- Some renters also had a preference for newer rather than older homes.

- *So we were trying to look somewhere in, you know, St Albans and Albion and stuff like that, but the houses were pretty old. Like, the construction's too old and you don't have room for, you know – you don't have big backyard for the kids and stuff. So what prompted us to move was that they were newer houses, relatively.*

- Greenfield renter, living with partner and young children.

However, there also existed a counterview among some respondents that older houses were superior. They perceived:

- Older houses were more solid, and new houses were not being built to the same quality standards of many older houses
- Older houses have more character

- *I love the character [of an older house] from a design perspective*
  - Greenfield owner occupier, living with partner and young children
- *I do love the older houses but it needs to have character, not those around ... lower socioeconomic [areas]. But if it was something well done in, say, Carlton, or Essendon.*
  - Greenfield owner occupier, living with partner and young children

In general though, participants favoured new rather than old, and those living in greenfield areas, especially, were very likely to favour new buildings over older ones and were more likely to have negative attitudes or be concerned about older buildings.

### Dwelling size

Most detached houses across the participants had 3-4 bedrooms, with one or two living areas and single or double garages. Many, particularly residents of Point Cook and Wyndham, had particularly large homes, with 4-6 bedrooms, multiple living areas and bathrooms, additional spaces such as cinema rooms, 'she caves' or 'man caves', double or triple glazing, as well as double or triple garages.

Some participants had built double-storey homes, with the intention of separating living spaces from bedrooms, accommodating guests downstairs away from family bedrooms upstairs and accommodating visits from extended family overseas. One Bacchus Marsh owner-occupier had built a 'reverse' double storey home with living areas upstairs and sleeping areas downstairs to take advantage of the views.

### Parking

On-site parking in the form of a single or double garage was important to many across the sample, including owner-occupiers and renters across greenfield and established areas. One greenfield owner-occupier was perplexed by the inclusion of no on-site car parking in the trade-off task, as for them it was inconceivable that any detached house would be built without a garage.

The expectation of most greenfield residents was a fully-enclosed double garage attached to the house. Several reasons were given for this requirement:

- Safe and secure storage for vehicles (protection against theft, vandalism, and weather damage)
- Extra storage for household objects that are not in regular or year-round use
- Having the garage attached to house was important for security and also to avoid exposure to unpleasant weather when moving from vehicle to house or vice versa
- Some owner-occupiers were concerned about resale value of their house if it hypothetically lacked a fully enclosed attached double car garage (since the vast majority of houses in their area have this desirable feature).
- Participants from several greenfield groups had triple garages, which were the envy of those who didn't.

- *So having that size block I was able to have the two-car garage, and three-bedroom; it could have been a four-bedroom. But definitely having a two-car garage was a bit of a tick for me for resale value down the track potentially ... Otherwise, if we had a one-car garage, we could have had a bigger house. But I think for resale value, you need that two-car garage.*

*We've got a triple garage.*



*Well there you go [cross talking] ... Yeah, even if you don't fit your car in, just for all your stuff. Like, yeah.*

*I like that triple.*

— Geelong greenfield owner occupier conversation between four group members

## Outdoor spaces

Outdoor spaces were often discussed as being important for entertaining, gardening, for pets and for children to play in securely. However, while some preferred larger yards for these purposes or aspired to an acreage for a variety of reasons, others preferred the smaller lower maintenance spaces that came with smaller properties such as townhouses that nonetheless allowed them to pursue those same purposes albeit over smaller or multiple outdoor spaces.

- *And low maintenance; I hate gardening, so it's got a little backyard.*
  - Townhouse owner occupier, middle Melbourne, living with young child, speaking about why she chose a dwelling with only a small backyard.
- *So not a huge block, so enough that was there for like a young family but just like low maintenance so that if you do have to either resell or rent, you've got – it's not going to go crazy.*
  - Greenfield owner occupier, living with partner and school age children
- *For me, a backyard with less maintenance, because that is one of the main reasons of – you know, we need a backyard, for sure, but a smaller, because this one that we have right now needs a lot of maintenance. Like, every two months or so, we have to spend \$200 or more to get it cleaned, because it grows weeds so much and so quick.*
  - Greenfield renter living with partner and young children.

The one thing that did predominate in greenfield groups was the observation that lots are getting smaller as their development fills up with new homes said to be crowding in on each other. This was seen as a negative across the board and gave participants a greater appreciation for the size lot they already had.

## Security

The general security level in the neighbourhood was raised on occasion and generated discussion around concerns regarding perceived increasing crime rates. One group came to a consensus that it should be the government's responsibility to secure neighbourhoods with infrastructure such as security cameras on local streets.

One of the Point Cook participants resided in a gated community and found great comfort in the associated security service and arrangements.

## 6 Lived Experience

### 6.1 COVID impacts

COVID had little impact on some of those in greenfield areas, and therefore made little if any difference to how they felt about their home and location. These included people with essential jobs who continued working through-out, those who work from home anyway, and some regional participants who noted that they had experienced relatively limited lockdowns and restrictions compared with Melbourne.

For others however, the impact was substantial and has left a lasting impression.

More commonly, particularly among those with larger detached homes, living through the COVID restrictions and lockdowns reinforced their greenfield location and housing choices.

- It cemented it for us. We've talked a lot about the house we've built and did we do the right thing, should we have done something else, should we have gone smaller, should we have the – gone for a bigger backyard? But COVID really cemented it for us because I can be at one end of the house, he can be at the other end of the house and it felt like we were alone, even though we were either at work or together in the house. It did give us that space to – some breathing room, and we each had our room; knock before you come in type of thing. I've got friends who live in a two-bedroom apartment in the city and were about ready to push each other off the balcony, I think, just because they were constantly tripping over each other.*

— Greenfield family with school age children
- I think it's an insensitive thing to say, but COVID was actually probably a good thing for us. It meant that I went from travelling to the city four or five times a week to zero, and I had my first kid around when COVID first happened, so I've gotten to spend a lot more time with my kids because I've had to work from home. So I've been able to pick them up from day-care or they've been at home in the other room, so I can just walk out through my breaks and see them ... And because I've gotten a bigger house and was able to set up a home office very easily, my wife would also have one as well. So, because we had the space, it was easy enough to do. It meant we could keep working and not be impacted.*

— Greenfield family with young children
- It [COVID] was as a blessing, to be honest, because our, the worst thing, I imagine, is COVID being locked up in an apartment where you can barely see anything outside. I know we couldn't go out to the parks and then limitations in kilometres, but at least I had my backyard, I could play with my dog, my daughter. So I think the area and the size it was a good decision I would say.*

— Greenfield family with young children

Spacious homes meant that one or both partners could work from home and the children could home-school in relative comfort. Some had reconfigured their space to facilitate this, such as converting a bedroom into a study. The outdoor space afforded by backyards was also appreciated, as were the local parks among those living within proximity of these open spaces.

Even so, some had struggled with working-from-home and home schooling, while others felt that they would like to continue working-from-home, either part of the week or full time.

A few participants had benefited financially by taking advantage of the additional COVID homeowner grant. The addition of this grant to their savings meant that for some, it enabled them to accumulate a sufficient deposit to achieve home ownership.

- *So this is our second home. We built our first one in Clyde North and we built out second one in Clyde North too, thanks to the lockdown and the government grants, that was really good. We've got a double-storey, four-bedroom home with three living areas, one study, a massive alfresco. I've managed to now build a shed in the backyard and I'm also constructing a gym in the next six months, on my own. Yes, quite a lot. It's a pretty big space. It also has its own theatre, which I'm customising at the moment*

— Greenfield owner-occupier, living with wife and 2 young children in Clyde North

Negative impacts of the COVID experience on housing and location choices included:

- The sense of isolation felt by one participant who had traded off proximity to friends to acquire the larger home
- Several participants who found that they had to share home workspace with a partner who was also working-from-home.

However, the impact of COVID seemed to be more significant among some medium-density residents. Fewer days in the office meant that some were less tied to commute times and more open to living further from the central city. Working-from-home at least some days per week together with the amount of time spent at home during the lockdowns and quarantine periods meant that some placed a higher value on having more space than they had pre- COVID, for both recreation but especially office space.

- *Wish I had a few more studies now ... I was working out of my kid's bedroom for most of the last 18 months until we managed to snag a second loungeroom and just, yes.... [Having a separate home office space] would have been important and is still important. Where I work it'll be work from home until 2024 they're saying.*

— Medium density owner-occupier, living with partner and young children.

Also, while working-from-home has reduced many people's transport costs, not having to commute as often to work, for those same people, it has increased their home energy costs. Many of these people are now needing to spend more money on their power bills. For example, many who used to have vacant homes during business hours now need to heat/cool their home during business hours as well as power their electronic devices used in their job (PCs, monitors, etc).

## 6.2 Choice reflections

Participants were predominantly happy with their choice of location and house and overall had no regrets. The potential for confirmation bias here, was revealed during unconstrained affordability preference questions where most said they'd prefer to live in a more established location. Nonetheless, within an affordability constrained reality, the vast majority claimed to be where they wanted to be and said they wouldn't change anything.

Asking participants to reflect back on whether they would have made the same decision had they had the benefit of hindsight in relation to some of the issues they were currently facing (such as increased road congestion and hence commute times), while they did all pause to consider the question, again, almost all reaffirmed their original home decision and wouldn't change a thing.

### The commute – public transport and congestion

Transport was a key influencer on whether participants were satisfied with their location.

Satisfiers included the ease of freeway access to Melbourne, although this was qualified somewhat by the traffic congestion they experienced at times.

- *I'm just one minute from the freeway although it can be very congested to and from work.*

— Greenfield owner occupier, Bacchus Marsh participant

While the lack of traffic congestion was seen as a plus by those moving into earlier stage greenfield developments, this was commonly noted as having worsened in recent (pre-COVID) years by both Melbourne and regional greenfield residents. The increased congestion was said to be within greenfield areas, on the main roads and freeways to Melbourne, was often compounded by limited access roads in and out of estate, and was driven by expansion and ongoing development of the area. Congestion was emerging as a dissatisfier.

- *It should be a 10-minute drive, but it often takes 40 minutes*
  - Greenfield owner occupier, South East
- *I did a test run when we bought the land. I drove to Sanctuary Lakes and drove to work [in the CBD] to compare it to how it was in Werribee. Honestly, I feel a bit deceived, it takes 3 times as long now [to get out of Point Cook]*
  - Greenfield owner-occupier, living with husband and two young children in Point Cook

Many agreed that a decision to live in an outer greenfield area meant accepting the need to drive to most places within the area as the internal public transport was either not good enough or not available. The affordability and additional space offered by a home in these areas outweighed giving up the convenience of better public transport in established suburbs.

Train stations within a short drive or walking distance of their home and quality of public transport services was a satisfier for many, particularly those who regularly commute into the city. Many participants also use the trains for recreational and social visits to the city and value this access.

- *[The V/Line is] actually even better than the metro because it's a nice quiet journey*
  - Greenfield owner-occupier (living with partner, young child, and mother-in-law) espousing the benefits of V/Line over Metro trains
- *... it's about 30, 35 minutes [train ride to the city centre]. I work in the CBD so I love [that] I don't have to sit in my train for one and a half hours, squished between people.*
  - Greenfield owner-occupier (living with partner and no children), espousing the benefits of V/Line over Metro trains

Parking at stations was raised by some who regularly commute to Melbourne, specifically whether there is sufficient space at the times they are travelling. Several commuters recounted how they needed to be at their station earlier and earlier on weekday mornings to get a park. Dissatisfaction with this at Craigieburn had been allayed with recent expansion in the station carpark.

There were some comments about the length of commutes, either driving or public transport for people they know in established suburbs as well, so it was noted as not just an issue experienced by greenfield residents.

Many who had traded off longer commute times for affordability and extra space felt that the trade-off had been worth it, while the reality of the long commutes for others was a dissatisfier.

### Cafes and restaurants

Participants across several greenfield areas lamented the lack of quality and diversity in restaurants in their suburb, needing them to drive half an hour or so in order to fill this need. This was particularly poignant for those who moved to a greenfield location from an established inner suburb flush with diversity and quality in café and restaurant choices.

### The 'good' schools perception

There was some debate in certain greenfield groups regarding whether the schools in the local area were good or not. However, those believing the local area lacked good quality of schools usually held the belief that the only

'good schools' (leaving private schools aside) were those in the more established areas only accepting children residing in a particular zone. While some had lamented their greenfield housing choice not having considered this earlier, for most others holding this belief, their time in a greenfield suburb was part of a strategy to downsize and move into the relevant school zone when the time came.

## Infrastructure

Some in greenfield locations were satisfied with their proximity to schools, community facilities, medical facilities and shopping centres, including some in early stage greenfields where the promised infrastructure had already been built.

Other participants who were anticipating the development of infrastructure were prepared to be patient and wait, and therefore this was neither a satisfier or dissatisfier. This included one participant with a baby who expected that the promised school would be built by the time the child reached school age.

Community infrastructure was also a source of dissatisfaction for some greenfield residents the following reasons:

- Promised facilities not been developed as promised; this was also a perceived risk that some conscious greenfield rejectors had intentionally avoided.
- *The promised infrastructure hasn't happened*  
— Owner occupier forming family, Beveridge
- Existing infrastructure not keeping up with rapidly growing areas, for example, limited shopping opportunities in Bacchus Marsh necessitating a drive to Melton
- For one participant, it was the noisy construction of infrastructure in a south-east greenfield location and the prospect of it continuing for the foreseeable future
- A perceived lack of access to good quality schools in Point Cook for one participant, and something that could draw him back to a more inner Melbourne location once his children are of an appropriate age. He noted that in the east the public schools are more like private schools.

## Community, family & social connections

Most participants were very positive about, and enjoyed their local community, including some renters who were pleasantly surprised by the high level of sense of community in their street/area – compared to the experience of living in inner Melbourne suburbs, where people were felt to keep more to themselves.

- *Things worked out better than I thought they would, moving to Mernda. I'd never been to Mernda before. So I had no idea about it. But it turned out that most of the people living in our end of the street are a similar age. So we've become friends with a lot of them and that wasn't something I wasn't expecting. So I think it's more community oriented in a way because everyone's the same age and get to ... Yeah, because I hadn't had that before anywhere ... I just assumed everyone would keep to themselves and no one spoke to everyone like everywhere – I used to live in Brunswick and it's a bit like that there and yeah, I just assumed it would be like that here, but opposite*  
— Greenfield renter

However, there were a small number of participants found themselves feeling socially isolated in a greenfield area, having traded off living close to family and friends for the ability afford the house they wanted.

For example, one family had expected that there would be mainly families with young children in their street – there were not, and this was a source of disappointment.

## Neighbourhood walkability

Greenfield participants generally felt a sense of satisfaction with their immediate location:

- A small number of participants live in a court with no through traffic, which meant that their street was quiet, and children could play in the street safely
- Some participants with open space near their home also appreciated this aspect of their location. These included participants from Bacchus Marsh who appreciated the scenic views from their home, Armstrong Creek and Point Cook who valued the aesthetics of their location, Tarneit participants of Indian heritage who appreciated the extensive Indian community in the local area, and Ballarat residents who looked out over a park or golf course.

- *... there's nothing better than a cup of chai tea in the morning looking out over the valley*

— Bacchus Marsh owner-occupier

The importance of, and lived experience with, the **walkability** of the area varied among participants. For some greenfield owner occupiers, services were not within walking distance, some don't like walking and some just wouldn't walk to local services in any case with one participant noting that he couldn't be bothered walking to his letter box.

For others, being able to walk to schools for those with children, or medical facilities for those caring for people with special needs, were choice factors and part of the appeal of the area.

## The dwelling

In the main, participants were satisfied with their home. Most greenfield owner-occupiers valued the inside and/or outside space very highly.

For some it was their 'forever' home, while others were currently satisfied or reasonably satisfied with their home for the present but intended to move at some stage. Reasons included:

- A small number who had traded off buying in established areas close to the city for affordability reasons, planned to build equity in their current home to finance moving closer in
- Some who aspired to acreage, and had compromised for affordability, proximity to schools or other reasons, intended to move further out at a time that suited them.

Some had regrets, such as not incorporating energy efficiency measures into the build for cost reasons.

## Regional greenfield areas

Most participants in Geelong and Ballarat were happy with their location and had little if any interest in moving to established areas more central to Melbourne, although a couple felt that they might move to inner Melbourne later on when they are empty nesters.

- *It is our happy space where we are*

— Ballarat family with school age children

Participants consider that they already live centrally. The well-developed medical, education, shopping, community services, recreation and entertainment services and facilities in these two large regional centres mean that most needs are met locally, with added positives of less traffic congestion (than Melbourne), peaceful location and short travel distances to services within each city. Those who travel to Melbourne for work or other purposes have frequent V/Line train services and freeways access. The Geelong participants also love the area for its aesthetics and proximity to beaches.



- *We don't see our neighbours because we face this lovely waterway and the trees have grown – its really lovely*
  - Ballarat participant

Participants in Bacchus Marsh experienced some of the advantages of proximity to Melbourne city, northern and western suburbs as well as positives associated with a regional location. Many had everyday links with the metropolitan areas, including for work, schools, entertainment and shopping, particularly the suburb of Melton which is 15-20 minutes drive down the Western highway. This proximity mitigated some of the downsides a couple of participants saw with Bacchus Marsh, such as inadequate infrastructure or facilities they felt haven't kept up with recent population growth.

In Bacchus Marsh, participants are surrounded by the open spaces of a regional location, they valued living there as quiet, safe and away from the 'hustle and bustle' of the suburbs. They also had V/Line rather than metro train access to Melbourne, which was well regarded by those who use it, and were thankful for their regional status during the COVID lockdowns. When asked whether they would live in the established suburbs of Melbourne, most would not because of the perceived traffic and noise. While participants in this group were not directly asked whether they consider themselves to be metropolitan or regional residents, we hypothesise that they would lean towards the latter given the reasons for their choices and lifestyle, and rejection of the suburbs as somewhere they could contemplate living.



## Case Study

### Geelong area greenfield location has it all

*Regional greenfield area owner-occupier family*

#### Important attributes

- Access to amenities (public transport, gym, shops)
- Road and train access to Melbourne
- Access to culture and entertainment
- Indoor and outdoor space

Sam\* previously lived in Abbotsford with his wife and young family. They needed a larger house to meet the demands of their growing family. Sam loves the inner-city area but needed to spend minimum \$1.5m to get a slightly bigger house in the vicinity.

Sam never contemplated moving to a greenfield area or to a regional location. When visiting friends in Geelong they were introduced to the Mt Duneed area and he and his wife immediately fell in love with everything about it: the aesthetics, greenery, value for money, large size lots and homes, nearby schools, community centre, medical infrastructure, 10 minutes to the Geelong CBD for shopping, 10 minutes to the beach. It offers access to Melbourne via the new ring road and V/Line train, which they find comfortable, provides the opportunity to work during the ride, and arrive in Melbourne in an hour. The family felt that Mt Duneed put everything on their doorstep, making the decision to move a 'no brainer'.

- *It's like 10 minutes that way, then the city; 10 minutes that way to the beach. Two minutes that way to the supermarket. The pub's one minute that way. The kids can walk to school. The train station's five minutes away; everything is within arm's reach.*

It all happened during COVID, which meant Sam could work from home (and is still working-from-home most days and travelling into the Melbourne once only per week. The family initially purchased a block to build on, but when a display home came up for sale they also purchased that and immediately moved in. If in a hypothetically financially unconstrained situation, Sam and his family would not go back into Melbourne but instead stay in the region and move further out onto a larger property.

*\*Name changed for anonymity reasons*



## Case Study

### Living in regional Victoria is better value for money than Melbourne

*Greenfields owner-occupier forming family*

#### Important attributes

- All greenfield suburbs are not the same
- Ever evolving nature of greenfield areas
- Building new is key to maximising government grants

Nathan\* currently lives with his wife and young family in Point Cook but is currently building in one of Geelong's greenfield suburbs (Mt. Duneed). Their Point Cook home is semi-detached and has 3-bedrooms, a balcony and single garage, but no garden.

They originally moved to Melbourne from Ocean Grove. As he worked in Melbourne's city centre, they decided to rent near the central city while they looked for a house in Melbourne to buy. He particularly liked the good access to all parts of the central city via the nearby train station. He also looked in the Wyndham greenfield suburbs but considered Point Cook to be superior aesthetically. Point Cook was also in the middle between family in Caroline Springs and Ocean Grove. Nathan was able to purchase vacant land and build a home to get the first homebuyers' grant and take advantage of stamp duty savings. Affordability and good value for money were key in his family's decision-making.

However, with a growing family now they need a larger home. He looked in Point Cook but found that this area was not affordable because no more land is available (to save on stamp duty as opposed to buying an existing home) apart from a single lot which was too expensive.

His search has led him back to the Surf Coast and proximity to family by way of a block in Mount Duneed. He is currently in the process of building a large new home there which was considered to be far better value for money than buying a larger house in Point Cook and still gave him good access to the Melbourne CBD via the V/Line network or the Ring Road if driving. Being able to work from home on some days during the week added further value to the Mount Duneed move. Furthermore, he considered the schools to be better in the Geelong region than in Point Cook.

If he could afford to live anywhere in Victoria, he would choose to live further out of Geelong closer to the water such as going back to Ocean Grove. If affordability didn't matter, moving closer to the Melbourne CBD held no appeal.

*\*Name changed for anonymity reasons*

## 6.3 New suburbs are changing

Some greenfield residents moved to greenfield locations because the area was less crowded than other areas. However, they have found that over time, the area has become more crowded, resulting in more traffic congestion.

- *So what prompted us to move was that they were newer houses, relatively, and it was a less crowded area, at first. But now, since last two years, it has been too much crowded because I think most of the people are coming towards, you know, this side of the west.*  
— Greenfield renter, living with partner and young children.
- *[When we first moved, the traffic] wasn't too bad. Like, it didn't take us – like, the train stations, like, four minutes' drive from my house, but now it takes – if you – like, you're out in the school hour, it would take you at least 10 minutes to cross one roundabout and to get there.*  
— Greenfield renter, living with partner and young children.

One greenfield resident recognised that greenfield areas create a lot of inconvenience for residents in their first decade or so because there is so much development going on.

- *If you move into a greenfield area, there's going to be roadworks going on around you all the time. There might be new houses building nearby your own house, and it sometimes gets a little bit annoying. So I think location-wise, I would prefer an established area. Like, personally, I've lived in Glenroy for six years before where I am right now. That was easy access to the city, to the airport, to the freeway; everything. But now I am in Truganina and there's – I've been here about three years, and I can see roadworks just keep going on and on around me, so that gets a bit annoying. But the actual house point of view, I think I would prefer a newly built house rather than an established property.*  
— Greenfield renter, living with partner

Another key issue raised by greenfield participants when reflecting on their location choice, was that the value proposition of the today's offer available in their suburb is not the same it was when they bought in – it had in fact dropped in their eyes. This was because property prices had increased substantially yet lot sizes were smaller and homes were being built increasingly closer together. Many considered this to be responsible for the crowding being evidenced on their local roads. In fact, one participant looking to upsize in his own suburb (Point Cook) to accommodate his growing family found he had been priced out of the market and ended up purchasing in another cheaper, earlier stage, greenfield development instead (Mount Duneed).



**Insight:** As new greenfield developments start to introduce increasingly higher density offers and make these an ever-greater portion of the properties on offer in a given area, the attraction of greenfield areas is waning.

## 7 Segmenting the market

While there was much commonality in findings across the various demographic segments covered by the study, there were some attitudinal mindsets that were found to be more typical of some segments than others.

It is this diversity in attitudes, and resulting attribute trade-offs when making home selection decisions, that provides opportunities to identify gaps in the established suburban home offering that may sway a particular home seeker destined for a greenfield home to consider an established area instead if presented with the right home offer.

Seven demographically based segments with some distinct attitudinal and trade-off characteristics were identified in this study. These are outlined below in Table 1.

**Table 1** Demographic segmentation

Demographic segments found to have attitudinal mindset differences:	What was traded off?
<b>Greenfield residents:</b> <ul style="list-style-type: none"> <li>Greenfield owner-occupiers – regional</li> <li>Greenfield owner-occupiers – CALD heritage</li> <li>Greenfield owner-occupiers – pre-children</li> <li>Greenfield owner-occupiers – families with children (pre-school, school aged, adult)</li> <li>Greenfield – renters</li> </ul>	Generally proximity to family and friends, middle-inner city lifestyle, and often also all the benefits that come with an established suburb such as in-situ infrastructure
<b>Conscious greenfield rejectors</b>	Large, new dwelling
<b>Medium-density owner-occupier residents of established suburbs – forming families<sup>9</sup></b>	Generally, a larger dwelling and lot.  However, established area dwelling attributes are not traded-off against those in greenfields as greenfield living generally does not even enter their minds

<sup>9</sup> Young couples (pre-children) or households with young children

The details for each segment are summarised in Table 2 in terms of the distinct characteristics of their attitudinal mindset.

**Ideally the quantitative phase of this project would be able to confirm, refine or further extend this work to provide more robust direction regarding opportunities afforded by market segmentation.**

**Table 2 Attitudinal mindset differences by demographic segment**

### Greenfield owner-occupiers – regional

- Predominantly moved from the within the local regional area.
- The 'central city' held a unique meaning compared with most of their Melbourne greenfield counterparts:
  - Ballarat and Geelong were generally seen as self-contained cities with everything within short distances including employment for most.
  - Considered to have the benefit of both dwelling and locational attributes
  - However, while Bacchus Marsh was also seen as a self-contained city at one level, its residents frequent Melton (15 min drive away) and commonly access destinations such as Highpoint, for shopping, school and work with many also working in central Melbourne – this set Bacchus Marsh apart from the other two regional cities included in this study.
  - V/Line and freeways were generally considered to provide easy access to central Melbourne
  - Limited appetite to relocate to Melbourne, with the regional location preferred for its easier lifestyle

### Greenfield owner-occupiers – CALD heritage

- In general, having many others in their local community coming from a similar heritage was a key locational decision criterion to:
  - Ensure their children feel culturally accepted at school
  - Allow their visiting parents to walk the local streets and feel more at home
  - Expect the development of shops, restaurants and cafes in the area to cater to their CALD needs
- 'Newness' of the home held particular appeal to most, often to avoid perceived costs/disadvantages of maintaining or renovating older homes
- A focus on wealth creation (although this was not only evident in CALD groups) was common including practices such as:
  - Accumulating rental properties
  - Targeting early-stage greenfield developments to optimise return on investment (ROI) as values increased with the growth of infrastructure
  - There was some evidence of property 'flipping' as part of the wealth generation strategy
- Multiple bedrooms and living spaces were mentioned often, being key for accommodating visiting extended family in comfort
- Inside and outside entertaining areas were generally considered as important to cater for gatherings of friends and family; several mentioned that their gatherings were large. A few mentioned that this socialisation practice was also used for the cultural immersion of their children
- Several had plans to trade-off dwelling size in the future and move more centrally into specific catchment zones to access 'good schools' for their children
- Financially unconstrained choice would generally see a move to aspirational/leafy/beach-side suburbs (evidently with less concern for the benefits of the culturally diverse mix of the neighbourhood).



### Greenfield owner-occupiers – pre-children

- Focus is on getting a foot hold in the home ownership market and moving into a larger home than the one they came from (especially if it was often a small apartment)
- Before moving into a greenfield area, commonly don't consider the facilities (such as access to childcare) they may need to assist them to raise their children; some were caught out with such facilities lagging behind the needs of their growing family
  - *I was more interested in the size of the land, the block and price for the block, that's all I was concerned about mum lives in Northcote, in-laws are in Keilor Park, it is far away. I don't have the luxury to say, I need to go here or there, or even to get a casual job (could you take the kids to school) I had to give up my job when we moved for childcare*
    - Point Cook, lives with husband and 2 primary school aged children

### Greenfield owner-occupiers – families with children – in pre-school

- Living in a neighbourhood with other young families so that their children could easily socialise locally was important for this segment; greenfield locations were seen to be particularly suited in this regard.
- Purchasing a home that was suitable for the longer term was also a focus of many in this segment. This often seemed to drive the search for at least 4 bedrooms allowing for an expanding household.
- Many in this segment were working parents in need of easy access to childcare on route to work to ensure that this did not delay their commute.

### Greenfield owner-occupiers – families with children – of school age

- Most expressed a preference for a large, detached house with 4 or more bedrooms and multiple living rooms to accommodate the needs of their growing family into the foreseeable future so that children's education and lives would not get disrupted by the need for another move.
- Common need for dedicated (door closable) office space/s for one or both homeowners.
- Easy access to schools was a priority across the board, either within walking or quick driving distance, so that parents can then proceed with getting on with their day (such as commuting to work).
- As children get older, thoughts of some only then begin to turn to the need for access to public transport (particularly local buses) for those children to independently get to local shopping centres or sports grounds to meet up with friends; school buses tend to be readily accessible and were not considered an issue.

### Greenfield owner-occupiers – families with children – adult children

- While this study only included a hand full of households with adult children, it was clear that the needs of those adult children were given due consideration by way of the need for large bedroom sizes and/or their own living area to accommodate them and their visiting friends, parking of additional cars, and even their recreational needs such as parklands for jogging
- Parents made these accommodations for their adult children even though they knew those children would probably be leaving home at some point in the near future.
- Several of these participants moved to a greenfield area from a more expensive established suburb in order to free up capital and equity in that home, get rid of their mortgage, and thereby provide a more financially relaxed lifestyle. This timing was often associated with the end of their children's education and hence no longer needing to live close by to those educational institutions.

### Greenfield renters

- Largely renting because they could not afford to own a property of the size they wanted for their family, or as a trial living in a location under consideration
- Better value for money, renting in a greenfield area would provide a large new home and land that they would not be able to afford in an established suburb
- Aiming for home ownership
- Renting was considered insecure and inconvenient, particularly if an unexpected move meant that children need to move schools
- Financially unconstrained choice would see them in bayside, coastal, or inner-city locations.

### Conscious greenfield rejectors

Owner-occupiers who actively considered moving to a greenfield area of interest but decided against it preferring to purchase in an established area instead, or to otherwise remain in their current accommodation still on the lookout for a more suitable home in an established area.<sup>10</sup>

- Prioritise proximity to services over size of the home, and land size
- Commonly risk averse in relation to the:
  - Promised infrastructure being delivered on time or at all
  - Unknown nature and aesthetics of yet to be built neighbouring homes and developments
- Can't or not prepared to wait for the development of local infrastructure associated with typical greenfield areas
- Reject greenfield suburbs due to perceived traffic congestion and long work commutes
- Often compromised and still chose an outer Melbourne area but near an already established suburb
- Unlimited affordability would see a move to leafy/beachside inner and middle Melbourne suburbs

### Medium density owner-occupiers

- Prioritised an established location over a detached house with extensive indoor and outdoor space (although they did prefer a detached house over a medium density one)
- Commonly identified the importance of being close to family and friends as a key reason for the choice of location
- Some aversion to greenfield sites for their lack of services and long commutes
- Big distinction was made between townhouses which were preferred over apartments (particularly 10+ storeys) as these tended to be larger and have private lock-up garages
- Unconstrained choices would include detached houses in established suburbs (especially or close to where they live now).

<sup>10</sup> Conscious greenfield rejectors should not be confused with some participants, typically in inner-middle suburbs of Melbourne and in medium or high-density dwellings, who did not consider greenfield areas in the first place because it never crossed their mind as an option.

## 8 Key Findings

### Role of Infrastructure in home decisions

The presence or promise of infrastructure played an important part in people's decision making as well as their lived experience. Some greenfield residents recognised and accepted that greenfield areas were something of a work-in-progress and that they might need to wait several years until all the planned or promised infrastructure comes to fruition. However, some people who decided against moving to a greenfield area did so because they either wanted to be able to move somewhere in the short term where all the infrastructure was already in place, or otherwise they were concerned that the time it would take for the infrastructure to be in place was too great and/or somewhat uncertain.

**Transport infrastructure** had a big impact on residents' lived experience and often made residents either feel affirmed or alternatively somewhat regretful of their decision to live in a greenfield area. For example, for those who had a nearby train station, especially a V/Line, they often felt vindicated. However, for those who talked about battling what they perceived as excessive levels of traffic on their daily commute to work and/or to drop children at school, or suffered through a lengthy and/or inefficient public transport route, then there was sometimes a sentiment approaching regret. However, for many office workers who now work from home at least some workdays of the week (if not all workdays), concerns about commuting time are less salient than they would have been prior to when the COVID pandemic resulted in many office roles permanently transitioning to working-from-home (or hybrid) roles. Furthermore, for some people, their jobs were on the roads (e.g., courier drivers) or required them to drive to their worksite which had no fixed location (e.g., tradespeople). For these people, access to freeways was far more important than access to public transport.

Those who decided against moving to a greenfield area typically rejected greenfield areas for two key reasons:

- The commute time – related to both distance but also available transport infrastructure.
- Lack of present infrastructure such as schools, restaurants or shops.

**Walkability** was also important for some, particularly those who decided to against moving to a greenfield area (i.e., conscious greenfield rejectors), who wanted walkability to open green and/or blue space, but also wanted walkability to shops and cafes. There was a feeling among these people that this walkability was not offered by the greenfield area(s) they had considered, and it was too far and uncertain into the future in terms of when it would be available.

In terms of **schools** more generally, their availability and perceived quality had a very important influence on housing decisions for many people, as well as having access to schools that:

- Were considered to meet parental preference for where they wanted their children to go.
- Being able to commute to school easily and conveniently was also very important, particularly those who do the school drop off as part of their work commute and hence cannot afford to be delayed. It was often desirable that schools (especially primary schools) were of a convenient walking distance; although many admitted that they preferred to drive their children in any case. Residents whose children could walk to school (or perhaps be walked to school by the parent) expressed strong appreciation this, particularly as children grew older and could walk unaccompanied.
- Some planned to move across town and/or to downsize their place of residence to be near a school or get into a preferred 'desirable' school zone.

For families with older teens or young adults, infrastructure was considered key to keeping them productively and safely occupied. For example, if not walkable, then easily accessible local buses were important to get teens to activities (such as sports centres or jogging tracks), shops or entertainment complexes (e.g., cinemas) where they can meet up with friends. One Bacchus Marsh resident lamented that the only local source of entertainment for young adults was the pub.

## Other key findings

- **Affordability:** Irrespective of budget, affordability was raised by everyone as their constant around which new home selection trade-off decisions were made. In essence, everyone sought to get the best value for their money, with some being particularly shrewd employing strategies such as building key decisions around qualifying for government grants, and/or using their home as a pawn in a longer-term investment portfolio strategy
- **Market segments:** Greenfields residents were found to be a heterogeneous group. Important variations in attitudinal mindsets and behaviours were apparent between a variety of market segments including those in regional areas, those of CALD heritage and those at different life stages.
- **Conscious greenfield rejectors:** are a very different group to established area residents in general. This is because their attitudinal mindset was originally actively engaged with the idea of a greenfield home, but it has since been rejected (and their mindset is now closed against it) – they have engaged with a greenfield versus established area trade-off and landed on the latter. This contrasts with established area residents (represented by the medium-density participants included in the study) whose home versus location trade-off decisions only occur within the envelope of established suburbs – generally, a greenfield suburb has never even crossed their mind.
- **Regional greenfield residents in Ballarat and Geelong believe they have it all:** their dwelling and locational preconditions were found to be met including being able to live in a new house in a greenfield location and also have easy of access to a wide range of jobs and services in central Ballarat and Geelong. However, Bacchus Marsh residents sat apart, with the need to access both regional and metropolitan areas. as their needs could not all be met locally.
- **Attitudinal mindset:** acts as a mediator between the home seeker's notional ideal home and the reality of home options; it is key to unlocking why, for a given budget, one household selects a home in an established location while another selects a home in a greenfield location.
- **Being closer to the central city:** was not universally attractive as access, need, frequency, speed and convenience from their current location differed for everyone. Few participants aspired to live in or very close to the central city, preferring instead the benefits of established suburbs (whether these be inner, middle or outer) for their greater suitability for raising families with less crowding and greater associated space in terms of both the home and the lot size. Furthermore, the city centre did not hold the same appeal as being closer to an established area of the participant's own choosing – the area in which their family and friends reside.
- **Home seekers tend to stick to either their corridor of origin or one that is immediately adjacent to it:** this pattern was hypothesised to be related to the general desire of home seekers to remain close to their suburb of origin (i.e., close to family and friends).
- **Cultural connections:** were found to play a big role in the locational choices of many, particularly for those coming from a CALD background. These were important in terms of feeling welcome and included, the socialisation of their children in relation to their cultural background, the natural development of shops and eateries catering to their needs, and catering to the comforts of visiting overseas relatives. This is hypothesised to be tied to broader desire to remain proximate to family and friends when choosing a home location.
- **The 40-minute work commute:** was not relevant to everyone and had different levels of attraction depending on exactly where the household needed to commute to (which was often not to the central business district), how often they need to commute, the current status of their commute in terms of quality and ease of access (e.g., V/Line versus metro train, freeway proximity and congestion during peak times), and their current commute time (which was often less than 40-minutes even from greenfield suburbs such as Tarneit).
- **20-minute walkability:** generally held limited attraction relative to other home selection attributes examined in the study. It is also important to note that (like the commute time attribute) reference points for assessing a 20-

minute walk varied depending on the person's current walkability situation. For example, many of those in established suburbs could walk to destinations of interest in less than 20 minutes, and hence the 20-minute benchmark was less attractive than their current situation.

Notably, five-to-fifteen-minute walks were where most people tended to cross the threshold into driving rather than walking.

While walkability did not feature heavily in preferences relative to other attributes tested such as dwelling size, the results of the trade-off task indicated that it was the conscious greenfield rejector segment for whom it held most sway; refer to Appendix 1 for details. Conscious greenfield rejectors were:

- Far more likely than any other segment to have given some preference to 20-minute walkability to open space, parklands and water (such as wetlands, lakes or coast).
- More likely than any other segment to have given some preference to 20-minute walkability to shops, cafes and restaurants.

The only other segments to have shown any real interest in 20-minute walkability over some other home selection attributes were those from an Indian background, and pre-child greenfield residents, in relation to walkability to public transport.

- **Working-from-home has affirmed greenfield home selection choices for most greenfield residents**, and for many has expanded their horizons in terms of perspectives on the suitability of future home locations being even further out from the central city.
- **Not all greenfield areas are the same**: variability in stage of development and the quantity and nature of the greenfield home on offer (e.g., large home in a gated community around a golf course versus a 2-bedroom townhouse – both in Point Cook), current and future planned infrastructure, and the lived experience of residing in these (particularly as the areas evolve), mean that they all have their draws and drawbacks. Furthermore, given the desire to remain proximate to family and friends, generally those with an open mind to greenfield living will only consider those greenfield estates closest to their origins.
- **Binary decision**: the home versus locational attributes of the home selection process seems to be a complex balancing act between the two whether a greenfield location is in the mix or not.

## 9 Conclusions and implications

Generally, the value proposition of a greenfield home is highly compelling to those people attitudinally open to living in a greenfield area. Several implications have been hypothesised as a result:

- It will be challenging to shift these mindsets toward choosing an established suburb home instead;
- While the compelling offer of a large, modern, new, detached home with all the extras (such as home office and theatre) is available in greenfield areas, it will always remain a compelling option for those prioritising these sorts of dwelling-based attributes and hence will continue to compete against any new, more modest, home offers made available in established areas
- A new established area home designed to attract a person open to a greenfield home, is also likely to be attractive to an established area 'die-hard', and hence may not achieve its intended behavioural shift to the extent hoped for. That is to say, high demand from the wider market could squeeze out some of those who would have otherwise shifted away from a greenfield area home; both could be competing for the same home.

It is possible that the increasing prevalence of homes on smaller lot sizes along with more medium-density housing in greenfield areas, will also play a role in undermining the traditional attractiveness of greenfield suburbs in the future, by making those suburbs feel denser and more crowded. The hypothesised implication of this is:

- The relative attractiveness of an established area home may improve in the longer term to those who may otherwise have gone to a greenfield location

If the Victorian Government wants to drive behaviour change to encourage consideration of more modest homes in established suburbs by those destined for greenfields, there are two key levers available with the results of this study suggesting the following focus for each:

- **Pull lever:** develop a target market segmentation strategy, and develop new, established area homes tailored to their needs
- **Push lever:** develop a communication strategy targeting the selected segments that builds awareness and interest in taking a look at the new established area homes (ideally before they venture out to see a greenfield home).

Ideally these would be deployed together to maximise the chances of success.

### Pull lever - target market segment identification

Segments identified in the current study as likely to be more amenable to a greenfield home but are also **most open** to a comparatively **more modest established area home** are hypothesised to include:

- Young, first home buyers seeking a family home
- Families planning, at some point, to live in a targeted school zone within an established area (believing established areas offer better quality public schools than greenfield areas), or established areas close to the private schools they aspire for their children to attend
- Families from a CALD background
- Families seeking to maximise government grants and/or stamp duty savings

Segments identified in the current study as most likely to be amenable to a greenfield home but **least likely to be open** to a comparatively **more modest established area home**, are the most challenging segments to shift. These are hypothesised to include:



- Greenfield residents already enjoying the lived experience of the compelling dwelling-based greenfield value proposition
- Young families seeking lots of dwelling space and dwelling-based convenience for their growing families (e.g., garage with direct entry into the home).

Ideally, these hypotheses regarding segments most amenable to a more modest established area home would be tested, refined and extended via Infrastructure Victoria's quantitative survey and modelling study, and include a robust quantitative market segmentation analysis based on attitudinal mindset. Choice decisions could then be modelled by these segments to test attraction levels to different established area home propositions. This would provide a well-informed base and clear direction regarding the identification of the most suitable target segments for the development of tailored new established area homes, and the associated communication strategy for each.

### Pull lever – develop new, compelling, established area homes

Development of new, established area home offerings, tailored for, and capable of enticing, selected target segments with require:

- Tackling the architectural design challenges of providing, for a competitive price relative to a greenfield home, established area homes delivering:
  - **Key dwelling preconditions:** 3-4 bedrooms, on-site parking (preferably garaging), a detached (or less ideally a medium-density) building
  - **An enhanced dwelling value proposition:** with dwelling features such as large and/or multiple living spaces, dedicated (closed door) office space/s, energy efficiency, lots of storage, vehicle security and ease and speed of access to the residence from the parked vehicle (ideally direct home entry from the parked vehicle), privacy and sound proofing from neighbouring homes, secure outdoor space for children and pets to play in, and aesthetically pleasing and functional entertainment spaces (including alfresco) capable of catering for large gatherings

If possible, this value proposition should be further enriched with locational elements such as walkability to open spaces, restaurants, shops and public transport.
- Making these homes available across as many established area suburbs as possible rather than concentrating them in only a small number. This is critical given the focus of the 'notional ideal home' is to remain in suburbs close to existing friends and family, who are (naturally) located all over Melbourne and regionally.

### Push lever – develop a communications strategy tailored for the selected segments

Assuming these new, established area homes are developed, ideally a communications strategy would be **tailored** for each targeted segment and consider key messages that:

- Speak to the unique attitudinal mindset of the segment
- Capture the holistic established area home offer designed for that segment, i.e., the pre-conditions and features that enrich/enhance the overall value proposition

An example of messaging targeted to the attitudinal mindset of the 'first home buyer' segment could be:

*The [established area] home is a great place to raise a family, has 3 bedrooms, lock-up garage with direct home entry, home-office, privacy, noise dampening walls, energy efficiency, secure outdoor spaces for children and pets to play in, as well as opportunities for stamp duty savings and potential government grants*

As most people tend to:

- look for their home in an area close to existing family and friends, and

- only go looking further afield if dwelling needs are not met, which often leads those unwilling to compromise on these attributes to explore greenfield options,
  - it is hypothesised that messages focussing on how the new, established area homes meet needs would be a more effective strategy for containing greenfield demand than comparing them to greenfield homes. The goal here is to stop those 'walking the path' toward greenfields before they get there with a compelling value proposition in an established suburb.

# Appendix 1: Trade-off task detailed charts – a priori segments

## Dwelling attributes by market segment

Figure 4 Attribute trade-off: Dwelling type by market segment

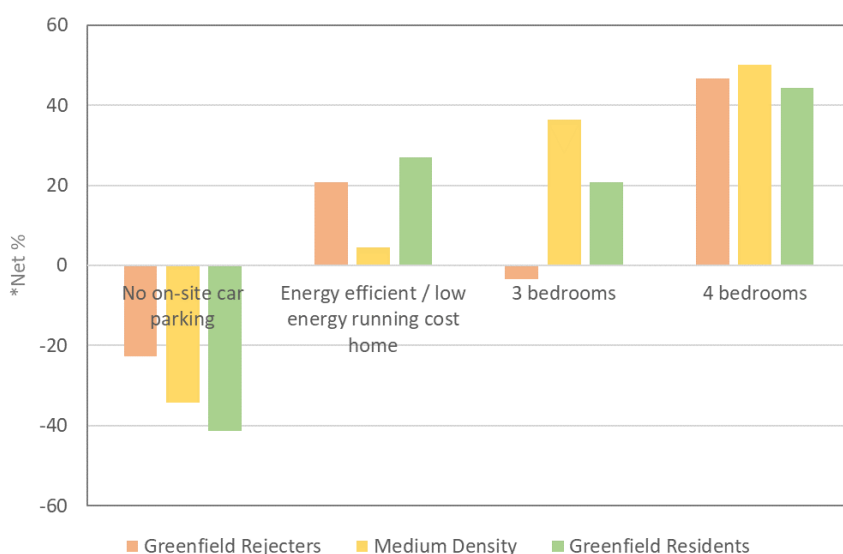


Detached dwellings are preferred by all.

Those already in medium-density homes are more likely to accept townhouses.

\*Net of selections most preferred minus selections least preferred

Figure 5 Attribute trade-off: Other dwelling attributes by market segment



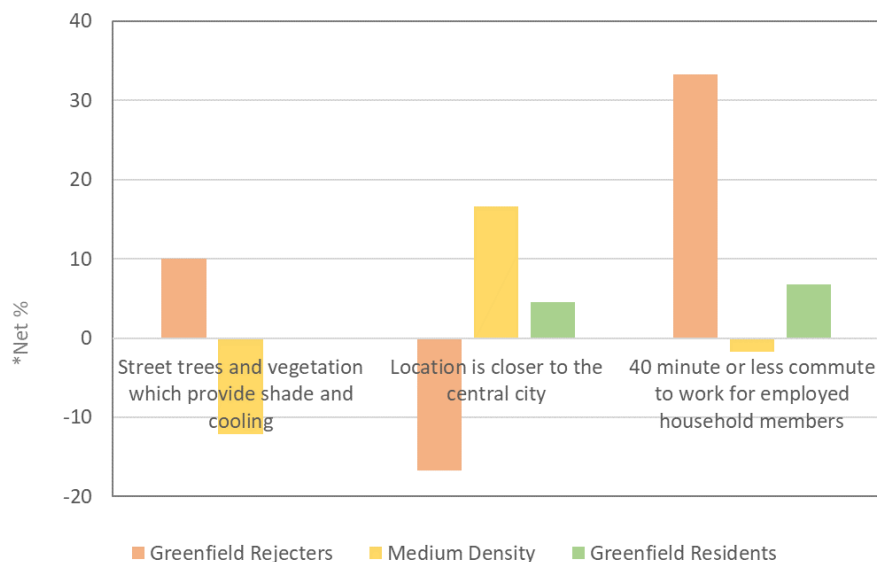
While all groups prefer four bedrooms, three bedrooms is acceptable for many, especially medium-density occupants.

All groups reject the situation of having no on-site parking.

\*Net of selections most preferred minus selections least preferred

## Locational attributes by market segment

Figure 6 Attribute trade-off: Location attributes by market segment

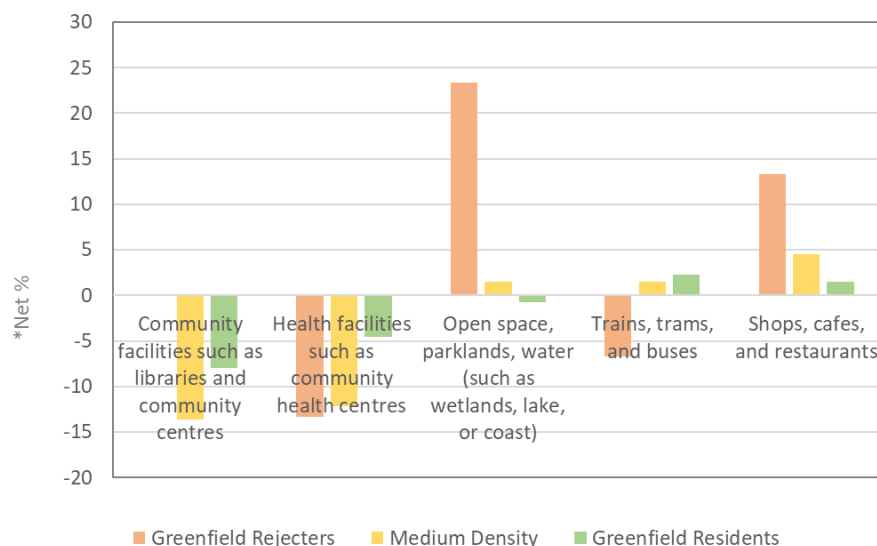


Conscious greenfield rejecters had a relatively strong preference for a commute time of less than 40-minutes. While not shown here, this limit on commute length is also important for those with younger children and those with an Indian background; refer to Figure 10.

Medium density established area residents put greater value on a location closer to the central city compared with the other segments, while conscious greenfield rejecters place the least value on it.

*\*Net of selections most preferred minus selections least preferred*

Figure 7 Attribute trade-off: 20-minute walkability attributes by market segment

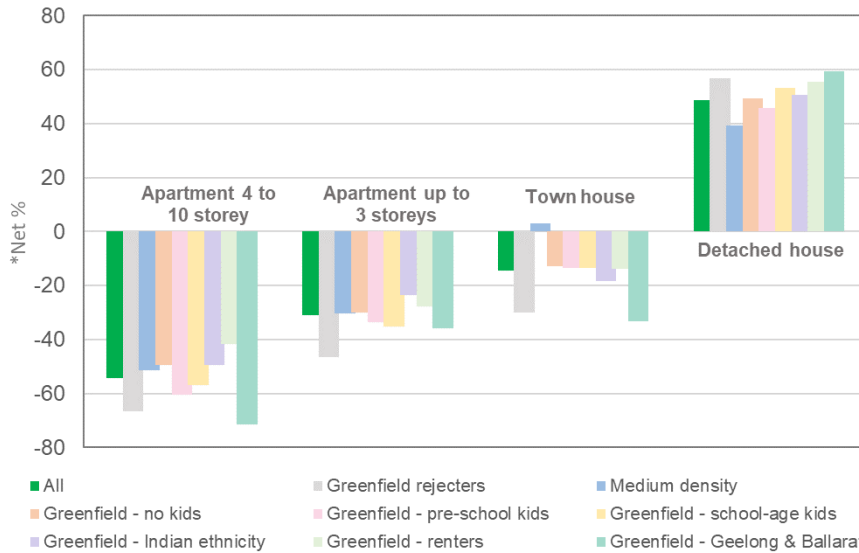


Conscious greenfield rejecters especially prefer walkability to open green and/or blue space and are also more likely than other segments to want walkability to shops and cafes.

*\*Net of selections most preferred minus selections least preferred*

## Dwelling attributes by household segment

**Figure 8** Attribute trade-off: Dwelling type by market & household segment



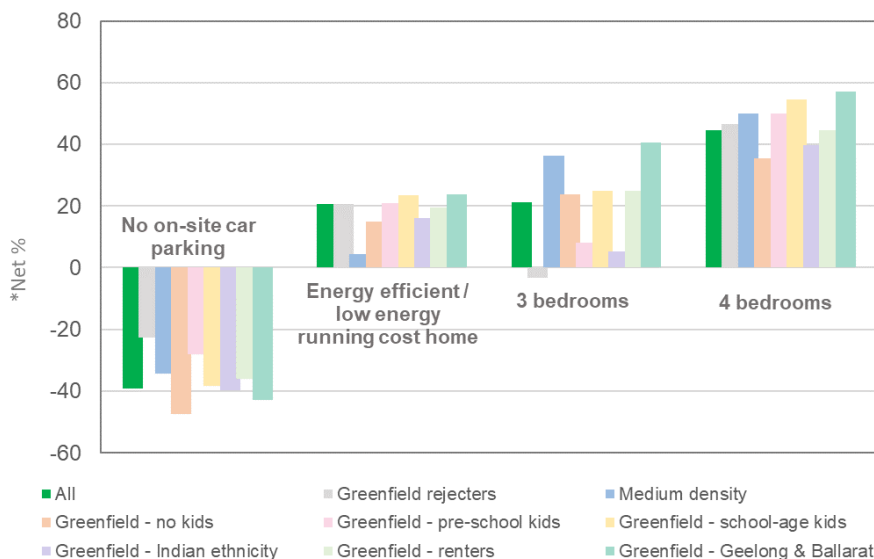
Detached dwellings were preferred by all.

Those already in medium density homes are more likely to accept townhouses.

Those in regional areas are the most likely to reject townhouses.

*\*Net of selections most preferred minus selections least preferred*

**Figure 9** Attribute trade-off: Other dwelling attributes by market & household segment



While all segments prefer four bedrooms, three bedrooms is acceptable for most, but particularly for medium density occupants and Geelong and Ballarat greenfield residents.

All groups reject the situation of having no on-site parking.

*\*Net of selections most preferred minus selections least preferred*

## Location attributes by household segment

**Figure 10** Attribute trade-off: location attributes by market & household segment

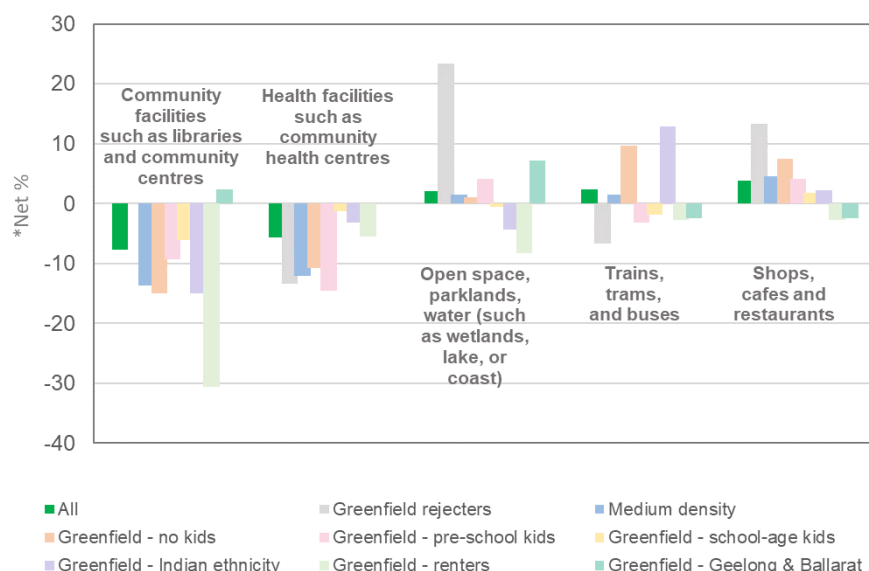


Those without children are much more likely to prefer a location close to the central city. Conscious greenfield rejecters had a relatively strong preference for a commute time of less than 40-minutes.

This limit on commute length is also important for those with younger children and those with an Indian background.

*\*Net of selections most preferred minus selections least preferred*

**Figure 11** Attribute trade-off: 20-minute walkability attributes by market & household segment



Conscious greenfield rejecters especially want walkability to open green and/or blue space, and are more likely than average to want walkability to shops and cafes.

People without children and those of Indian background are the most likely to display a preference for walkability to public transport.

*\*Net of selections most preferred minus selections least preferred*

## Appendix 2: Attitudinal statements

### Final set of attitudinal statements prepared by Infrastructure Victoria for inclusion in the quantitative survey and modelling study phase

The consultant firm (CIE) in preparing the separate quantitative research, a choice survey and model, considered the above list. Together with Infrastructure Victoria, they selected a shorter list based on the following guiding principles:

- The items should help explain the choices observed in the choice experiment (so, they shouldn't simply express a preference for a choice attribute, nor express a preference for an attribute held constant in the experiment)
- The items should all have consistent framing

Please tell us how much you agree with the following statements on a scale from 1 (strongly disagree) to 5 (strongly agree) CAROUSEL WITH 5-POINT SCALE

- A. My neighbourhood must have a large community from a similar ethnic background to my family's background
- B. My neighbourhood must have lots of households at a similar life stage to mine
- C. My neighbourhood must have infrastructure (like schools, public transport and shops) already built
- D. My home choice must save on stamp duty and maximise government grants and other tax incentives
- E. Newer suburbs are great places to bring up a family
- F. I must live close to restaurants, cafes and cultural facilities
- G. I must be able to easily walk to most things
- H. I must live in the location I want, even if my dwelling is not ideal
- I. My home must have a spare bedroom to use as an office and/or guest room
- J. I would always choose a newer home over an older home
- K. I would only choose a house or townhouse with land, over an apartment, because it will be a better investment
- L. My home must have an energy efficiency rating of at least six stars



## Appendix 3: A-priori segmentation preference summary

Location Focused - Established Area Residents		Dwelling attributes	Location attributes
Conscious greenfield rejectors	Pre-conditions	Detached house 4-bedrooms On-site parking (among some)	< 40-min commute time Walkability to open spaces Established infrastructure
	Enrichment attributes	On-site parking (among some)	Street trees and vegetation Walkability to shops, cafes, restaurants Energy efficient home Family/friends nearby
Medium-density owner occupier forming families	Pre-conditions	Detached house (or townhouse) 3-4 bedrooms On-site parking	Family/friends nearby
	Enrichment attributes		Location close to the central city
Dwelling Focussed - Greenfield Area Residents		Dwelling attributes	Location attributes
Greenfields residents – general	Pre-conditions	Detached house 4-bedrooms Secure garage parking	
	Enrichment attributes	2-3 car garage Theatre room New building Energy efficient home	Established infrastructure Inner/Middle-city lifestyle & café-culture Family/friends nearby Green space
Greenfield regional owner-occupiers – Geelong & Ballarat	Pre-conditions	Detached house 3-4 bedrooms Secure garage parking	Everything nearby (work, city centre, café-culture, nature, family/friends)
	Enrichment attributes	Energy efficient home	Street trees and vegetation Walkability to open spaces
Greenfield owner-occupiers – CALD (Indian) heritage	Pre-conditions	Secure garage parking Detached house 4-bedrooms	Neighbourhood with similar cultural background Location close to the central city
	Enrichment attributes	Energy efficient home	Established infrastructure Inner/Middle-city lifestyle & café-culture Friends nearby < 40-min commute time Walkability to public transport

Text in **bolded green** indicates findings covered by and supported by the trade-off task analysis.

Dwelling Focussed - Greenfield Area Residents		Dwelling attributes	Location attributes
Greenfield owner-occupiers – no children	Pre-conditions	<b>On-site parking</b> Detached house 4-bedrooms	<b>Location close to the central city</b>
	Enrichment attributes	<b>Lock up garage</b> <b>Energy efficient home</b>	Established infrastructure Inner/Mid-city lifestyle & café-culture Family/friends nearby <b>Walkability to public transport</b>
Greenfield owner-occupiers – families with pre-school children	Pre-conditions	<b>On-site parking</b> Detached house <b>4-bedrooms</b>	<b>&lt; 40-min commute time</b>
	Enrichment attributes	Secure garage parking <b>Energy efficient home</b>	Established infrastructure Inner/Middle-city lifestyle & café-culture Family/friends nearby Green space Easy childcare access
Greenfield owner-occupiers – families with school-aged children	Pre-conditions	Secure garage parking Detached house <b>4-bedrooms</b>	
	Enrichment attributes	<b>Energy efficient home</b>	Established infrastructure Inner/Middle-city lifestyle & café-culture Family/friends nearby Green space Easy school accessibility
Greenfield owner-occupiers – renters	Pre-conditions	Secure garage parking Detached house 4-bedrooms	
	Enrichment attributes	<b>Energy efficient home</b>	<b>Location close to the central city</b> <b>Street trees and vegetation</b> Established infrastructure Inner/Mid-city lifestyle & café-culture Family/friends nearby

Text in **bolded green** indicates findings covered by and supported by the trade-off task analysis.