

HIGH GROWTH PROPERTY REGIONS 2025

Live the life you want<sup>™</sup>

## DON'T RELY ON HOPE, BELIEVE IN RESEARCH



DPN's methodology for identifying investment grade property locations has been tested and refined over our 25 years in business.

Our in-house Research Team bring expertise and years of property investment experience to help you make informed decisions.

ALEX REITHMEIER
Property Research Executive











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# START KNOWING WHERE TO INVEST

When you purchase an investment property, there are more things to consider than the purchase price alone. Refined and tested over many years, our proven property selection criteria helps you to build a strong performing portfolio.

1

MAJOR CITY

Major cities are a smart investment because of some key characteristics: Sustained population growth, accessibility to employment, education facilities, amenities and transport.

GROWTH SUBURB

We utilise the latest data and predictive scoring forecasts for the property industry. By analysing these, DPN is able to select areas with strong growth potential.

3

AFFORDABLE

Median priced properties tend to provide higher yields, making good sense for investors. An affordable rental property has broad market appeal to tenants and when it comes time to sell, you'll have a price point attractive to buyers too.

4

LAND

Land appreciates, while buildings depreciate. Historical housing data shows house values increase at a faster rate than units which is why we usually recommend investing in property with a land component wherever possible.

5

NEW

A new home has many advantages over purchasing an old house: higher depreciation claims, higher rent and lower maintenance. A new house & land package can save around 60% on stamp duty because it is paid on the land price only. If building, you can construct a modern duplex or dual income, designed for maximum rental yield.



## MORETON BAYREGION

The LGA is a thriving community and has been earmarked as a housing fast-track area by the QLD State Government to substantially boost Brisbane's housing supply.



Moreton Bay is a vibrant and rapidly growing region in South East Queensland, situated just 40 minutes north of Brisbane and 40 minutes south of the Sunshine Coast.

Known for its stunning coastal landscapes, thriving communities, and proximity to Moreton Bay Marine Park, the region's major economic drivers include tourism, advanced manufacturing, agriculture, and the burgeoning infrastructure projects supporting its expanding population.

#### local amenities







#### regional overview

\$400m Caboolture Hospital redevelopment

The Mill, Petrie - Master planned knowledge and community precinct underway

\$100m infrastructure for Waraba Priority Development area which will include retail, commercial and industrial activities

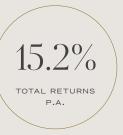
Construction commencing at Burpengary East Shopping Centre

## INVESTOR HIGHLIGHTS

Part of the booming south east Queensland market, basking in long term, significant population growth and the continued high demand for housing. This region benefits from an attractive lifestyle, while offering all the benefits of employment and infrastructure investment.







POPULATION	510,000
POPULATION GROWTH BY 2046	58%
VACANCY RATE	1.19%
MEDIAN HOUSE PRICE	\$921,900

12.4% p.a. capital growth over the last 5 years. The 3.3% avg rental yield is over the last 5 years, and currently 3.1% p.a. The Total return of 15.2% p.a. is over the last 5 years.

## KEY INVESTMENT DRIVERS

#### Economy

Moreton Bay boasts an expanding economy, underpinned by its strategic location and diverse industry base. As of 2024, the region's Gross Regional Product stands at \$21.95 billion, reflecting its significant contribution to Queensland's economy that includes over 163,000 local jobs, with key employment sectors including Health Care, Retail Trade, Education and Construction.

The region's economy benefits from its proximity to Brisbane's metropolitan hub, the Sunshine Coast's tourism economy, and the thriving Port of Brisbane. Additionally, major infrastructure investments and its emerging innovation and technology precincts such as the Mill at Petrie; position Moreton Bay as a critical driver of economic growth in South East Queensland.

#### Population

Moreton Bay has 510,000 residents with a median age of 39. Population forecasts for the next two decades anticipate growth of 58% which would result in a total of 805,000 people.

A key demographic insight for the region is that while families with children average 1.9 children per dwelling, the overall average across all households is only 0.8—indicating that over half of all households do not have children at all. This underscores the suitability of dual-income dwellings, featuring a main four-bedroom residence to accommodate larger families and an adjoining two-bedroom unit for single occupants or couples, thereby meeting the diverse housing needs of the community.

#### Affordability

The median house price for the area is \$921,900, compared with the Greater Brisbane at \$973,500 meaning it's more affordable for families relocating, and those seeking competitively priced rental opportunities.







#### Limited supply

With a low vacancy rate of 1.19%, indicating the LGA's housing supply is currently tight and with large long-term growth over the next two decades, limited supply looks set to remain a focus for residents, and an opportunity for investors.

This is highlighted with the statistic that an additional population of 295,000 are expected for the region, which will require 5,100 dwellings to be built p.a. in Moreton Bay over the next 20 years, just to keep up with demand.

#### Lifestyle

Living in Moreton Bay provides an enchanting mix of coastal tranquillity and suburban convenience, creating a lifestyle that combines the best of both worlds. The region is framed by the clear blue waters of Moreton Bay and the lush greenery of surrounding national parks.

Culturally, Moreton Bay benefits from regular community events including farmers' markets, and family-friendly festivals foster a welcoming atmosphere. Retail and dining options are abound from boutique shops to larger shopping centres ensuring all the essentials of modern life.

Additionally, well-connected transport links make commuting to Brisbane or exploring the Sunshine Coast a breeze, meaning residents can enjoy the peaceful charm of coastal living without forfeiting metropolitan conveniences.

#### Infrastructure

With proximity to Brisbane CBD, located just 40 minutes to the south, providing direct access to one of Queensland's principal employment and commercial hubs. This strategic positioning places residents and businesses within reach of key economic drivers, including the Port of Brisbane, a critical trade gateway supporting national and international markets. With expanding freight terminals and upgraded logistics facilities, the port's influence extends well into Moreton Bay.

Brisbane Airport, 30 minutes south of Moreton Bay, ensures convenient domestic and international travel. Having completed a major runway expansion, the airport now caters to a growing number of global destinations.

Major infrastructure upgrades continue to streamline connectivity throughout the region. The Bruce Highway, Queensland's busiest and most significant highway, is undergoing substantial improvements—widening projects, interchange upgrades, and safety enhancements—aimed at reducing travel times and improving freight efficiency.

#### Education

The University of the Sunshine Coast's Moreton Bay campus is an established state-of-the-art facility, providing access to a comprehensive range of undergraduate and postgraduate programs, fostering innovation, research, and industry engagement.

Beyond tertiary studies, Moreton Bay residents benefit from a diverse selection of quality educational options with reputable public, private, and independent primary and secondary schools offer strong academic curricula.



### MAITLAND

Located in the centre of the Hunter, Maitland is poised to take advantage of major transport projects and a development focused local government.



Maitland, a charming and historic city in the Hunter region of NSW. Strategically placed 30 min north-west of Newcastle and 2 hrs north of Sydney.

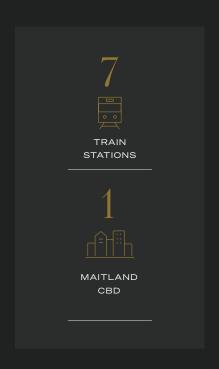
With its rich heritage and picturesque setting along the Hunter River, the Maitland region's major economic drivers are the mines of the Upper Hunter, the award-winning wineries and tourism of the Hunter Valley, and the metropolitan port city of Newcastle.

8

#### local amenities







#### regional projects

\$850m naval defence Kongsberg missile factory
\$700m Singleton Bypass

\$500m speed rail Sydney – Newcastle, planning of stage 1

\$2.2bn M1 Pacific Motorway expansion and Heatherbrae Bypass

\$450m Newcastle Inner City Bypass

\$240m Newcastle International Airport expansion

## INVESTOR HIGHLIGHTS

Located in the rapidly growing Hunter region, Maitland is poised to take advantage of major transport projects underway, and a development focused local government

3.9%
RENTAL YIELD
P.A.

9.8%

13.2%

TOTAL RETURNS
P.A.

POPULATION	95,957
VACANCY RATE	1.2
POPULATION GROWTH BY 2041	51%
MEDIAN HOUSE PRICE	\$738,300

9.8% p.a. capital growth over the last 5 years. The 3.9% avg rental yield is over the last 5 years, and currently 3.8% p.a. The Total return of 13.2% p.a. is over the last 5 years.

## KEY INVESTMENT DRIVERS

#### Economy

Maitland demonstrates a dynamic and growing economy, which is reflected in its diverse employment opportunities. As of 2024, its Gross Regional Product is \$7.3bn, a large section of the NSW regional economy. There are 35,200 local jobs in Maitland with major employers for the city being Healthcare, Retail and Construction.

Maitland residents benefits from its central location between the upper hunter mining and agricultural sectors and the ports, industry and educational precincts of Newcastle city to its east.

#### Population

Home to 93,600 people with a median age of 36 years. The NSW Government have forecast the population to grow by additional 50,900 residents to a total of 144,500 by 2041. Looking out at the greater region, the Hunter has a population of 786,000 and is projected to grow to 1 milllion by 2042.

#### Affordability

The median house for Maitland is \$738,300, compared with Greater Sydney at \$1,473,800 provides good opportunity for families relocating, and those looking to rent.

#### Limited supply

With a low vacancy rate of 1.2%, and supply issues that include building approval rates that are trending lower at the LGA level, compounded by strong immigration intake.

This is expected to worsen housing supply and affordability issues, with an additional 50,900 residents expected for the region, which will require 1,050 dwellings to be built p.a. in the City of Maitland over the next two decades.







#### Lifestyle

Living in Maitland offers a harmonious blend of natural beauty and modern convenience, making it an appealing destination for residents seeking a balanced lifestyle. Nestled in the heart of the Hunter Valley, Maitland is surrounded by picturesque natural features, including the serene Hunter River, providing residents with a tranquil backdrop for their daily lives.

The area boasts an abundance of green spaces and parks, perfect for outdoor enthusiasts who enjoy walking, cycling, or simply unwinding in nature. Maitland's historical charm is complemented by its vibrant town centre, where shopping and dining options are abundant, offering everything from local boutiques to larger retail chains.

The city's cultural scene is enriched by its art galleries, theatres, and frequent community events, fostering a strong sense of community among residents.

Maitland's strategic location ensures easy access to nearby Newcastle and Sydney, making it ideal for those who appreciate the peace of suburban life without sacrificing the conveniences of urban living.

#### Infrastructure

Newcastle CBD, located 35 minutes east of Maitland, is a major Hunter employment zone. The strategically significant Port of Newcastle is a major economic driver for the city, linking the mining operations of the Upper Hunter Valley and the industrial operations surrounding Newcastle to international markets. Its former rough coal exterior is now making way for major transformational projects, such as the Honeysuckle mixed-use precinct along its foreshore.

Newcastle Airport is located 30 minutes from Maitland and provides regular domestic flights to major Australian markets. The airport is undergoing a \$240 million expansion of existing runways and a new international terminal for direct flights to Asia, the US, and the Middle East.

Major transport infrastructure projects are underway in the Hunter, including the \$450 million Newcastle Inner City Bypass and the \$700 million Singleton Bypass, which will assist in the region's accessibility and economic output.

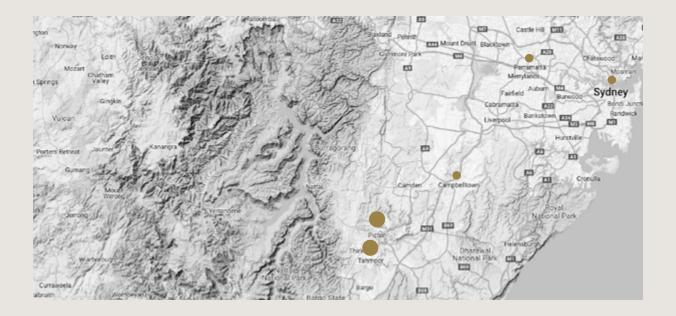
#### Education

The University of Newcastle is a prestigious Australian institution with over 40,000 students and ranks as the No.1 university in Australia for industry collaboration. There are campuses across the Hunter, including Callaghan, Newcastle City, and the Central Coast. The region offers a wide selection of high-quality education from early learning, primary, and secondary schooling.



### WOLLONDILLY

A picturesque and historically significant Shire in southwest Sydney, located 80 kilometres SW from the Sydney CBD and an hour's drive from the Illawarra coast. Celebrated for its rolling farmlands, quaint townships and surrounding national parks, Wollondilly combines rural charm with convenient urban access.

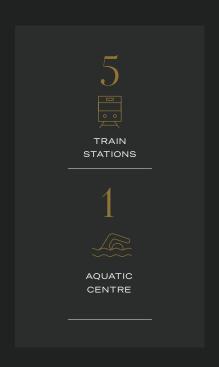


Strategically positioned within Sydney's rapidly expanding southwest corridor and neighbouring Illawarra region, helping to drive the local economy.

#### local amenities







#### regional projects

\$5bn Western Sydney Airport opening in 2026

\$6bn Sydney Metro – Western Sydney Airport line

\$2bn Macarthur Business Park in development

\$700m Wilton Growth Area funding including roads, community facilities and services

\$630m Campbelltown Hospital extension

## INVESTOR HIGHLIGHTS

A growth opportunity within Sydney, which is set to be fuelled by unprecedented infrastructure projects that will support a projected population increase of 68% over the next two decades. Construction of new Wilton Town, major business parks and the completion of the Western Sydney International Airport are poised to significantly transform this region.







POPULATION	58,500
POPULATION GROWTH	68% BY 2041
MEDIAN HOUSE PRICE	\$955,400

7.9% p.a. capital growth over the last 5 years. The 3.0% avg rental yield is over the last 5 years, and currently 2.9% p.a. The Total return of 10.7% p.a. is over the last 5 years.

## KEY INVESTMENT DRIVERS

#### Economy

Wollondilly boasts an evolving economy that builds on its rich agricultural heritage while embracing new growth opportunities. As of 2024, its Gross Regional Product stands at approximately \$3.2 billion, reflecting the area's increasing significance within the broader NSW regional economy.

There are around 16,800 local jobs in Wollondilly, with key industries goods, household services and mining forming the backbone of the region's employment.

Wollondilly's strategic location, situated along growing corridors between Sydney's expanding metropolitan area including the soon to be opened Western Sydney Airport, and the industrial, port, and educational hubs of the Illawarra region, ensures its ongoing economic vitality.

#### Population

53,900 people currently call Wollondilly home with a median age of 37 years. The NSW Government have forecast the population to grow by additional 44,500 residents to a total of 98,400 by 2041 which is a substantial 68% increase.

Demographically, Wollondilly has a high number of residents per dwelling, at three, indicating a family-oriented community.

#### Limited supply

Housing supply in Wollondilly remains constrained, with forecasts indicating stagnant new development compounded by strong immigration inflows. This is expected to exacerbate both supply shortages and affordability challenges.

Over the next two decades, the region is projected to add approximately 44,500 residents, necessitating the construction of around 870 dwellings per year to meet demand.







#### Affordability

The median house for Wollondilly is \$955,400, substantially lower than Greater Sydney at \$1,473,800 providing an affordable opportunity including those looking to rent within proximity to major employment hubs of Sydney.

#### Lifestyle

Living in Wollondilly provides a picturesque, rural outlook while still offering convenient access to major metropolitan centres. The region showcases a charming blend of country appeal and modern comfort.

Outdoor enthusiasts can explore the area's expansive green spaces and national parks, making it easy to stay active and connect with nature. Meanwhile, Wollondilly's townships are brimming with local cafés, shops and community events.

The Shire's strategic location provides a convenient gateway to both Sydney and the Illawarra region.

#### Infrastructure

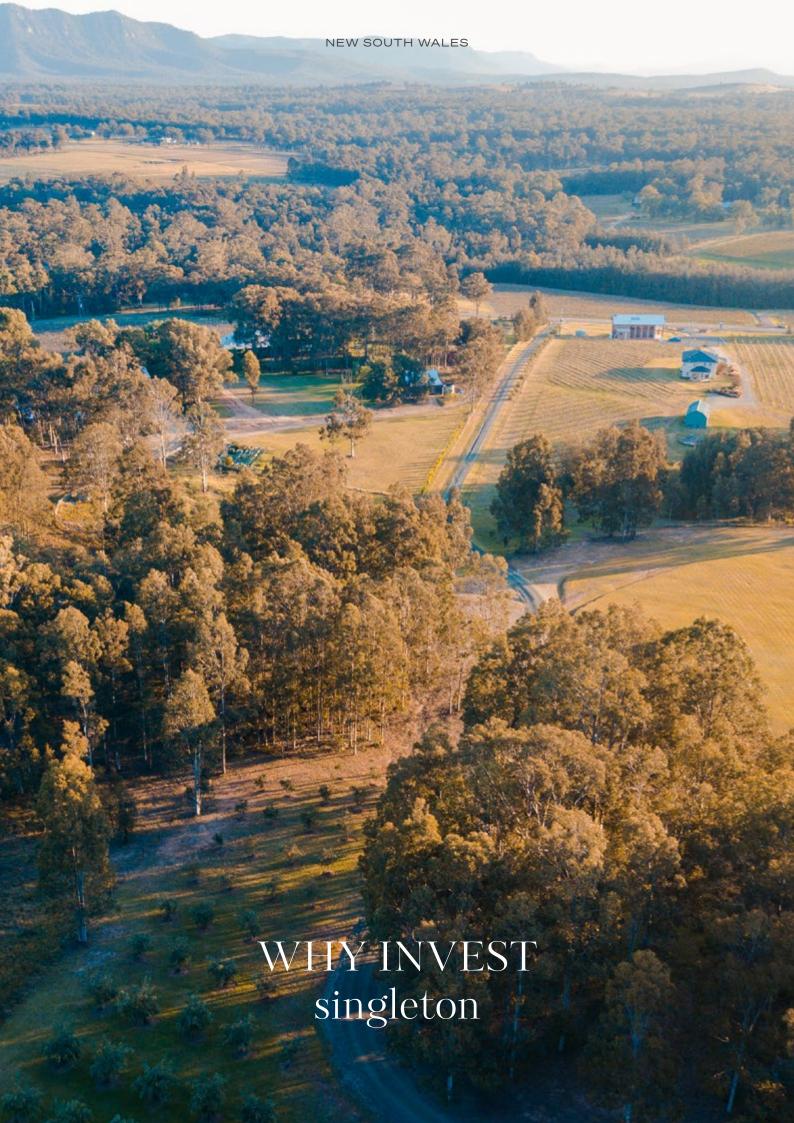
Wollondilly is strategically positioned between Sydney's ever expanding southwest corridor and the Illawarra region, placing it at the nexus of several infrastructure developments. The Hume Motorway provides swift access to Campbelltown, Liverpool, and Sydney's CBD, while also linking the region southwards to Canberra.

Looking ahead, the construction of the Western Sydney International Airport is poised to significantly boost Wollondilly's logistical and economic profile. Expected to be operational by 2026, this major infrastructure asset will attract new businesses, tourism, and investment opportunities to the region. Additionally, the proposed M9 Outer Sydney Orbital corridor is set to expand regional road capacity, reinforcing Wollondilly's position as a pivotal link between Sydney's southwest growth areas and the broader state network.

#### Education

Wollondilly caters to students across all stages of learning. From early childhood through to primary and secondary schooling, the region features established quality public and private institutions.

For post-secondary options, Wollondilly's proximity to key educational hubs in Campbelltown and the broader Macarthur region provides convenient access to TAFE NSW campuses and Western Sydney University, enabling residents to pursue vocational training, undergraduate, and postgraduate studies close to home.



## SINGLETON

Singleton, a vibrant rural and industrial hub in the Upper Hunter region of NSW, is situated roughly an hour from Newcastle and three hours north of Sydney. Renowned for its scenic farmland and strong ties to the mining industry, Singleton's economy is anchored by coal production, agriculture, and manufacturing.



Singleton is a town in the Upper Hunter region of NSW, approximately one hour from Newcastle and three hours north of Sydney. Offering a blend of rural charm and industrial strength, its economy thrives on mining, agriculture, and manufacturing, underscoring its importance as a regional powerhouse.

#### local amenities







#### regional projects

700m New England Highway Singleton bypass

\$500m high-speed rail Sydney - Newcastle, planning of stage 1

\$450m Newcastle Inner City Bypass

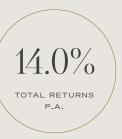
\$1.1bn Hunter Transmission Project – clean energy powerline infrastructure

## INVESTOR HIGHLIGHTS

A tight vacancy rate and forecast population growth of 13% by 2036 offer a combination of immediate returns and long-term growth potential. A booming economy and large-scale infrastructure projects is putting Singleton on track for long-term growth.







POPULATION	25,300
POPULATION GROWTH	13.0% BY 2036
VACANCY RATE	0.5%
MEDIAN HOUSE PRICE	\$676,800

10.1% p.a. capital growth over the last 5 years. The 4.5% avg rental yield is over the last 5 years, and currently 4.4% p.a. The Total return of 14.0% p.a. is over the last 5 years.

## KEY INVESTMENT DRIVERS

#### Economy

Singleton demonstrates a resilient economy, marked by a breadth of industries and employment opportunities. As of 2024, its Gross Regional Product is estimated at \$14.2bn, underscoring Singleton's significant contribution to the NSW regional economy. With more than 12,000 local jobs, the major employers include mining, agriculture and manufacturing.

Singleton residents benefit from its strategic location in the Upper Hunter, offering convenient access to both mining operations and productive agricultural lands. Its proximity to the ports and industrial precincts of Newcastle to the east further supports commerce and innovation.

#### Limited supply

With a low vacancy rate of 0.5%, and supply issues that include building approval rates that are trending lower at the LGA level, compounded by strong national immigration intake all contribute to supply issues.

This is expected to worsen housing supply and affordability issues, with an additional 3,300 residents expected for the region, which will require over 100 dwellings to be built p.a. in Singleton over the next decade.

#### Lifestyle

Living in Singleton offers a blend of rural surroundings and modern amenities, catering to those who value a relaxed yet connected lifestyle. Located in the picturesque Upper Hunter, Singleton is framed by rolling farmland and the nearby Hunter River, giving residents plenty of opportunities to explore the great outdoors.

The town itself showcases a welcoming community spirit, exemplified by local markets, festivals, and neighbourhood gatherings. Cafés, restaurants, and a range of retail options contribute to a lively main street atmosphere, while heritage buildings line the high street.

Residents are within easy reach of Newcastle's urban conveniences and the Hunter Valley's renowned wineries, providing a variety of experiences only a short drive away.







#### Population

Home to 25,300 people with a median age of 37 years. The NSW Government have forecast the population to grow by additional 3,300 by 2036. Looking out at the greater region, the Hunter has a population of 786,000 and is projected to grow to 1,000,000 by 2042.

Singleton's healthy family formation of 1.9 children per family, coupled with its relatively young median age of 37 and strong median weekly household income of \$2,016, indicates a vibrant community that is both economically and socially dynamic.

#### Affordability

The median house for Maitland is \$676,800, compared with Greater Sydney at \$1,473,800 providing good growth opportunity for investing, and value for residents renting.

#### Infrastructure

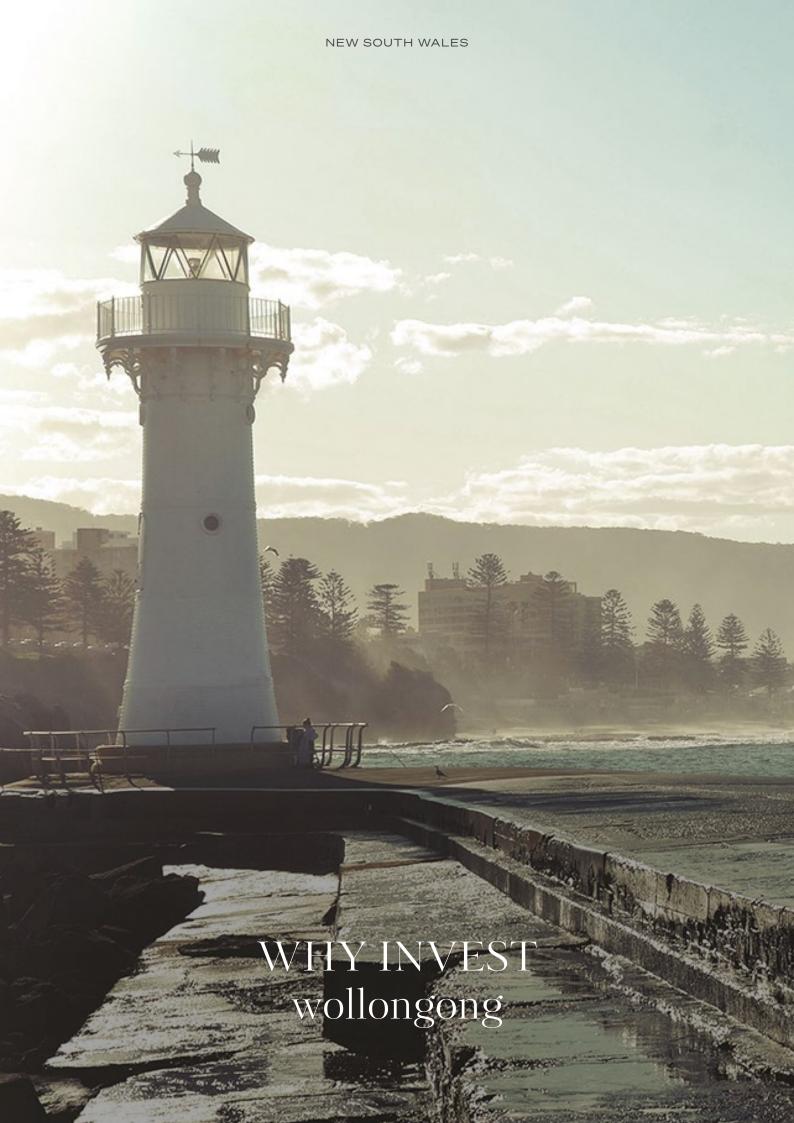
Just under an hour's drive from Newcastle, Singleton benefits from key transport and infrastructure projects linking the Upper Hunter region with broader domestic and global markets. The highly anticipated \$700 million Singleton Bypass on the New England Highway stands out as a major initiative, aiming to alleviate traffic congestion.

The Hunter Expressway provides another vital corridor, offering faster, more direct access to Newcastle and the Pacific Motorway. This link is pivotal for local businesses and commuters, ensuring smoother connectivity to Sydney and other major employment centres.

The recently expanded Newcastle Airport—about a 75-minute drive east—offers regular domestic flights and will soon include international services following its large-scale runway upgrades.

#### Education

Singleton's education offerings cater to all age groups and learning preferences. Early childhood education centres and well-regarded primary and secondary schools, both public and private, ensure a strong foundation for local children. For those pursuing vocational pathways, TAFE NSW operates close by, providing training programs that align with regional industry demands, such as mining, agriculture and trades.



### WOLLONGONG

Sitting within the Illawarra region, Wollongong is the gateway to NSW's south coast and is set to benefit from long-term planning which will see the rejuvenation of BlueScope's Port Kembla plant into a dynamic education and technology precinct set to drive the city forward into the 2030's.

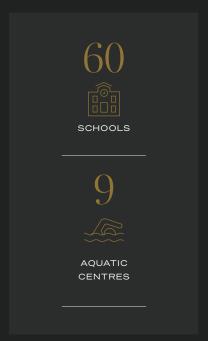


Located 80km south of Sydney, Wollongong is nestled along a coastal strip between the towering Illawarra Escarpment and the Pacific Ocean, an attractive and accessible alternative to Sydney.

A coastal lifestyle within a modern city and proximity to Australia's largest economy sets Wollongong in an enviable position.

#### local amenities







#### regional projects

\$3bn+ Port Kembla Masterplan for a state-of-the-art industrial and educational precinct

\$600m Albion Park bypass newly opened. Consisting of 9.8km of new dual-lane Motorway

\$500m health and wellbeing precinct at University of Wollongong

\$390m Mount Ousley Interchange Project

## INVESTOR HIGHLIGHTS

Located in the rapidly growing Illawarra region, Wollongong is NSW's fourth largest city, a beautiful coastal city flourishing with re-invention.

2.7%
RENTAL YIELD
P.A.

10%

CAPITAL GROWTH
P.A.



POPULATION	221,567
POPULATION INCREASE BY 2046	31.7%
VACANCY RATE	1.34%
MEDIAN HOUSE PRICE	\$1,252,600

10.0% p.a. capital growth over the last 5 years. The 2.7% avg rental yield is over the last 5 years, and currently 2.7% p.a. The Total return of 12.5% p.a. is over the last 5 years.

## KEY INVESTMENT DRIVERS

#### Economy

Wollongong boasts a robust and expanding economy, with a Gross Regional Product (GRP) estimated at \$15.74 billion as of 2024, representing approximately 2% of NSW's Gross State Product. Over the past five years, the city's GRP has experienced significant growth of 13%.

The local job market is equally strong, with 102,800 positions recorded in 2023. The leading employment sectors include Health Care and Social Assistance, Construction, and Education and Training, collectively accounting for a significant portion of the workforce.

Wollongong benefits from its proximity to major economic hubs, situated just 1.5hrs south of Sydney and Western Sydney, the city enjoys seamless connectivity via road and rail networks, facilitating efficient access to these metropolitan areas. Additionally, its closeness to Nowra to the south enhances regional collaboration and economic integration.

#### Population

The city has 221,500 residents with a median age of 39 years. Growth projections are forecasting an additional 70,000 people to call Wollongong home by 2046, resulting in a 31.7% population increase.

#### Affordability

Wollongong's median house price is \$1,252,600, a 15% discount compared with Greater Sydney at \$1,473,800 which provides opportunities for families looking for value.

#### Limited Supply

Wollongong's vacancy rate is just 1.34% and continues to drop, limiting buying opportunities amid strong immigration.

With an expected 70,000 new residents, Wollongong will need 1,250 new dwellings annually over the next two decades to meet demand.







#### Lifestyle

Living in Wollongong offers a dynamic mix of coastal beauty, cultural vibrancy, and modern amenities, making it an enticing place to call home. Nestled between the picturesque Illawarra Escarpment and the stunning Pacific Ocean, this thriving coastal city provides residents with breathtaking views and a relaxed seaside lifestyle.

Wollongong is renowned for its pristine beaches, offering endless opportunities for swimming, surfing, or simply soaking up the sun. The city's extensive network of walking and cycling trails, including the scenic Blue Mile, invites outdoor enthusiasts to explore its natural beauty, while parks and reserves provide tranquil spots for picnics and recreation.

Culturally, Wollongong thrives with a vibrant arts scene, boasting galleries, theatres, and music festivals that celebrate creativity and community. The city centre is a bustling hub, offering an eclectic mix of cafes, restaurants, and shops, catering to a variety of tastes and preferences.

Families are drawn to Wollongong for its excellent schools and educational institutions, including the prestigious University of Wollongong, which adds a youthful energy to the area. The city's well-connected public transport and proximity to Sydney ensure residents can enjoy a laid-back coastal lifestyle without losing touch with the buzz of urban living.

#### Infrastructure

Wollongong's infrastructure supports its growing population and industries.

Port Kembla is essential for international trade as NSW's largest motor vehicle import hub. It also houses the state's largest grain export terminal and the second-largest coal export port, making it vital for agriculture, construction and mining.

Shellharbour Airport, 20 minutes from the CBD, connects the Illawarra to Brisbane, Melbourne and Canberra.

#### Education

The University of Wollongong (UOW) is globally ranked and supports over 30,000 students, fostering research and industry collaboration.

TAFE NSW Illawarra Institute offers vocational courses across four campuses.

Wollongong also has a wide range of primary and secondary schools, including public and private options.

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Shoalhaven City Council

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Australian Bureau of Statistics

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Shellharbour Regional Economic Development Strategy - 2023 Update

<u>Forecast ID – Shellharbour</u>

Shellharbour Marina

Real estate data – Shoalhaven













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