



# Blackburn & Whitehorse Residents – Pay Attention

## URGENT COMMUNITY ALERT

If you think an "Activity Centre" will improve **Blackburn** or anywhere in the **City of Whitehorse**, you haven't looked closely at **Box Hill**. Because the reality is blunt: **this policy doesn't build communities. It replaces them.** What follows is the unvarnished truth about where this is heading – told through numbers, patterns, and the lived reality already playing out just down the road. Read it. Share it. Act on it.





# The Numbers They Don't Lead With

Let's cut straight to it. The housing statistics coming out of Box Hill paint a picture that council planners and development lobbyists would rather you didn't examine too closely. These aren't projections or estimates based on ideology – they are documented patterns of ownership, occupancy, and investment behaviour that have transformed one of Melbourne's most significant suburban centres into something almost unrecognisable from what it once was.

## 37%

### Owner-Occupied

Only 37% of Box Hill homes are owner-occupied – the rest are investment stock.

## 80%

### Investor-Owned Apartments

Up to 80% of new apartment supply in major towers is held by investors, not residents.

## 15%

### Owner-Occupiers in Towers

In the largest high-rise buildings, owner-occupiers can drop as low as 15%.

The majority of people living in Box Hill don't own. And the majority of owners don't live there. That is not a housing system. That is a financial market with beds in it.

When ownership is decoupled from residency at this scale, you stop building a neighbourhood and start constructing a portfolio. The people who actually live in these buildings – who shop on the high street, who drop kids at local schools, who volunteer for community groups – have no long-term stake in the place. They are renters in someone else's asset. This is the future being sold to Blackburn as "growth" and "opportunity."



# What Actually Gets Built

Forget the glossy renders. Forget the planning documents full of "diverse housing outcomes" and "vibrant mixed-use precincts." What actually emerges from the ground – consistently, predictably, across every Activity Centre that has gone through this process – is a specific and deliberately narrow product type designed not for families, not for communities, and not for owner-occupiers. It is designed for one thing: investor returns.

## What Gets Built

- 1-2 bedroom investor units
- High-rise towers with minimal communal space
- Off-the-plan, pre-sold stock
- 70-80% sold before construction begins

## What Doesn't Get Built

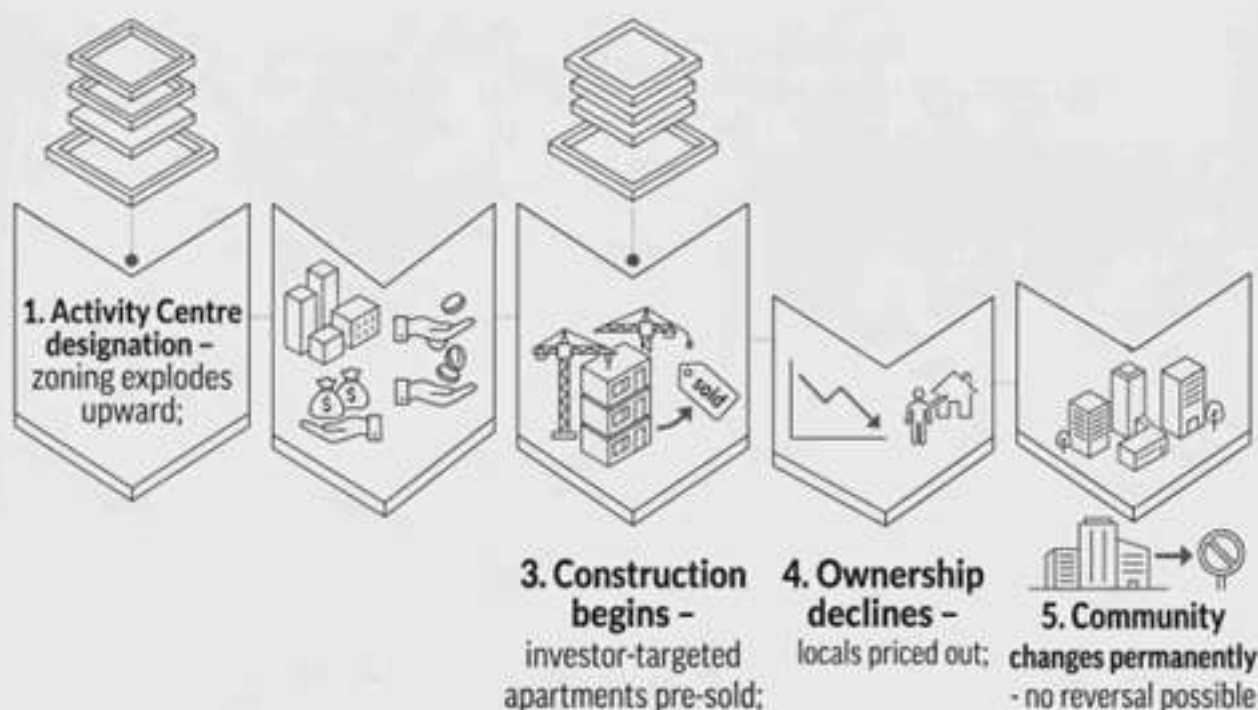
- Family-sized three and four bedroom homes
- Affordable long-term rental housing
- Dwellings designed for owner-occupation
- Community infrastructure to match density

Ask yourself: who buys something they've never seen, off a plan, before the building exists? Not families. **Investors.**

The pre-sale model is the clearest signal of all. When 70-80% of a building is contractually committed to investors before a single brick is laid, the development was never about housing people in your suburb. It was always about moving capital. The suburb – your suburb – is simply the vehicle.

# This Is a Land Value Extraction Machine

Here is the mechanism that nobody in the planning process will describe to you plainly, because if they did, the community opposition would be immediate and overwhelming. The moment your suburb is designated an "Activity Centre," the zoning changes. The moment the zoning changes, the land value explodes. And the moment the land value explodes, a specific group of players floods in – and it isn't first-home buyers or young local families.



## Who Wins

- Developers with existing landholdings
- Existing landholders who sell at inflated prices
- Global and institutional capital
- Offshore investors with no community connection

## Who Loses

- First-home buyers priced out of the market
- Young families seeking stable ownership
- Long-term locals trying to stay in the suburb
- Community organisations losing their base

You are not being included in growth. You are being priced out of it. The Activity Centre designation is the policy mechanism that makes land speculation not just possible but inevitable. Once it is granted, market forces take over entirely – and no amount of community consultation reverses what the economics have already set in motion.



# Ownership Gets Decoupled From Reality

One of the most significant and least-discussed consequences of the investor-dominated apartment model is what happens to the physical fabric of a community when the people who own the buildings are not the people who live in them — and in many cases, are not even in the country. Box Hill's apartment towers have become a case study in what urban planners quietly refer to as "spatial capital storage": the use of residential buildings as financial instruments rather than homes.

## ~70–80% Investor-Held

The overwhelming majority of Box Hill apartments are held by investors with no intention of residing there long-term. These are financial assets, not homes.

## ~20–30% Non-Resident Ownership

A realistic range of foreign or non-resident ownership based on observed patterns — capital storage in a stable Australian market, not housing provision.

## Part-Time Occupancy

Buildings that appear occupied on paper are intermittently used in practice — creating ghost-like density that undermines street life and local business viability.

## Rental Churn

Constant tenant turnover driven by investor decisions, not community preferences — producing transient populations with no stake in local outcomes.

**Buildings full of people. Owned by people who aren't there.** This is not a housing success story. This is a structural failure dressed up in planning language.

# ● The "Empty Apartment" Lie — And the Truth

Defenders of the Activity Centre model will tell you that concerns about empty apartments are exaggerated — that the buildings are occupied, that the lights are on, that the system is working. And they are technically correct that towers are not completely empty. But that narrow defence obscures a much more uncomfortable reality about what "partial occupancy" actually means at scale, and what it does to the places that surround those buildings.

## The Reality of "Occupied" Buildings

Between 200 and 400 or more apartments across Box Hill's major towers are underused at any given time. Not abandoned — but intermittently occupied, seasonally used, or functionally inactive from a community participation perspective. These are not evenly distributed across the housing stock. They are concentrated in a handful of investor-heavy towers, creating entire vertical neighbourhoods that generate population density on a census form but contribute almost nothing to the social fabric of the suburb.

The consequences are tangible and measurable: hollowed-out street life during off-peak periods, local businesses that cannot sustain consistent foot traffic, and an absence of the informal social interactions — the greetings, the local knowledge, the shared investment in place — that make a suburb actually function as a community rather than an address category.

## What Underuse Produces

- Hollowed-out street life and reduced foot traffic
- Local businesses unable to plan around consistent demand
- Transient, unstable social environments
- No long-term community investment or participation
- Infrastructure sized for peak capacity rarely achieved



# The Churn Problem No One Talks About

Community stability is not an accident. It is the product of long-term ownership, consistent residency, and the accumulation of social capital that happens when people stay in a place long enough to actually know it. Churn – the constant cycling of tenants through investor-held apartments – is the direct and systematic destruction of that stability. It is one of the most damaging consequences of the investor-dominated housing model, and it receives almost no attention in official planning documents.



## Older Suburbs: Stability

Long-term owner-occupiers. Stable neighbours. Real community networks built over years and decades. Local institutions supported by consistent residents.



## Investor Towers: Churn

Constant tenant turnover driven by lease cycles and investor decisions. Short-term occupancy. Minimal community connection. No shared investment in local outcomes.



## Activity Centres: The Result

Higher density with lower community cohesion. More buildings, fewer stable residents. A suburb that looks busy on paper but feels transient and disconnected in practice.

This isn't subtle. It is not a fringe concern or an aesthetic preference for the way things used to look. It is a **complete shift in how a suburb functions** – in how people relate to each other, in how local institutions survive, in whether the place retains any meaningful sense of community identity at all. Once that stability is gone, it does not come back.



# This Locks Out the Next Generation

The most insidious dimension of the Activity Centre model is what it does to the housing options available to the next generation of Blackburn and Whitehorse residents — the young people who grew up here, whose families are here, who want to stay and build a life in the place they know. For this cohort, the trajectory being set by current policy is not opportunity. It is a narrowing of choices that, at its logical endpoint, removes ownership from the picture entirely.



The path being prepared for the next generation of Blackburn residents runs as follows: houses become unaffordable as land speculation drives values beyond what any first-home buyer can reach. Well-located suburbs shift to investor-dominated ownership patterns, eliminating the organic entry points that previous generations used to build equity. Apartments — presented as the affordable alternative — turn out to be concentrated in an investor-controlled market where purchase prices reflect speculation rather than value, and where the rental experience offers no pathway to ownership and no stability of tenure.

The choice being offered is: **rent forever** — or buy into a system designed to extract value from you, not build it for you. That is not opportunity. That is **containment at the bottom of the ladder**.

# ! Box Hill Is Not a Success Story

Every time the Activity Centre model is promoted in a council meeting, a planning submission, or a government consultation document, Box Hill is presented implicitly or explicitly as the example of what's possible – a thriving urban hub, a model of transit-oriented density, a demonstration that intensification works. That framing needs to be challenged directly, forcefully, and with evidence every single time it appears. Box Hill is not a success story. Box Hill is a warning.

## What Box Hill Has Gained

- More buildings and greater physical density
- Higher nominal population counts
- More commercial and retail activity
- Increased land values (for existing owners)

## What Box Hill Has Lost

- Lower owner-occupancy rates across all dwelling types
- Higher investor concentration in new stock
- Weaker community stability and social cohesion
- A housing market increasingly inaccessible to locals

That is the trade-off. More buildings, less community. More density, less ownership. More activity, less stability. And crucially – this trade-off is **permanent**. There is no mechanism by which investor-dominated ownership is reversed once it becomes the structural norm. There is no policy lever that brings back the stable, owner-occupied neighbourhood that was there before. Once the trajectory is set, the destination is locked in.

# ! The Point No One Wants to Say Out Loud

Let's be direct about what the "Activity Centre" policy framework is actually designed to achieve – not what it says it's designed to achieve in the language of planning documents, but what its mechanisms reliably produce in practice, as demonstrated by every comparable example in metropolitan Melbourne. This is not a conspiracy theory. It is an observation about policy outcomes that anyone willing to look at the evidence can verify.

## The Real Purpose

Concentrating development activity in designated centres to maximise return on infrastructure investment – not to house people more effectively.

## The Real Mechanism

Unlocking land value through upzoning – transferring enormous financial gains to existing landholders and developers, not to community benefit.

## The Real Beneficiary

Attracting capital at scale – domestic and international investor capital seeking stable Australian real estate as a financial instrument.

**Housing is the vehicle. Not the priority.** The language of housing affordability and supply is used to justify a policy that consistently produces the opposite of those stated outcomes for local residents.

If the policy were genuinely about housing people, it would mandate minimum levels of owner-occupancy in new developments. It would require affordable dwellings to be retained in perpetuity, not sold off. It would cap investor ownership in individual buildings. It would measure success by ownership rates and community stability, not dwelling counts. It does none of these things – because that was never the actual goal.



# Once This Starts, You Don't Reverse It

The single most important thing to understand about the Activity Centre trajectory is that it is not a policy that can be implemented cautiously, observed over time, and wound back if the outcomes prove harmful. By the time the harmful outcomes are visible and undeniable, the structural changes that produced them are irreversible. The window in which community opposition can actually change the outcome is narrow – and it is open right now, not later.

1

## 1. Upzoning

Activity Centre designation triggers automatic zoning changes enabling high-density development.

2

## 2. Developer Entry

Land speculation begins immediately. Developers acquire sites at inflated prices, displacing any prospect of affordable supply.

3

## 3. Investor Pre-Sales

Off-the-plan sales lock in investor ownership before construction. The demographic character of buildings is determined before a single resident moves in.

4

## 4. Community Collapse

Ownership declines, prices rise, community changes permanently. No walk-back point exists.

There is no stage in this sequence at which a council, a state government, or a community group can press pause and restore what existed before. Once upzoning occurs, the financial expectations built into land prices cannot be unwound without legal challenge and massive compensation. Once towers are built and sold to investors, the ownership pattern is established for decades. Once the community character shifts, the social networks and institutions that sustained it do not spontaneously reassemble. **There is no walk-back point.**

# The Only Question That Matters

Strip away the planning jargon. Strip away the government consultations, the community engagement sessions, the glossy brochures about "vibrant precincts" and "sustainable growth." Strip away everything except the actual, documented, observable outcome of this policy as it has already played out one suburb over – and you are left with a single, stark question that every resident of Blackburn and Whitehorse needs to answer for themselves before this goes any further.

## **Option A: A Place Where People Live and Own**

A suburb where local families can purchase homes. Where neighbours stay for years and decades. Where community institutions are supported by a stable, invested resident base. Where the next generation has a pathway into ownership and a genuine stake in the place. This is what Blackburn is now – imperfectly, but recognisably.

## **Option B: A Place Where People Rotate Through Assets**

A suburb where residential buildings are financial instruments owned by investors who don't live there. Where tenants cycle through on lease terms set by landlords in other cities or countries. Where community is a transient phenomenon and local institutions slowly lose their base. This is what Box Hill has become.

Do you want Blackburn to become a place where people live and own – or a place where people rotate through assets owned by someone else? That is the only real question on the table. Everything else is noise.

# ⊘ Final Line: Stop It Now or Accept It Later

If this policy goes through, you are not just approving buildings. You are approving a permanent shift in the character, the ownership structure, and the community fabric of your suburb. You are approving a future in which Blackburn moves along the same trajectory as Box Hill – with the same consequences for local ownership, for community stability, and for the next generation's ability to stay in the place they call home. That is what is actually on the table. Not development. Not opportunity. Not housing supply. **A permanent transfer of your suburb away from the people who live in it.**

## What You're Approving

A permanent shift to investor-dominated housing – not a temporary adjustment or a trial period. Permanent.

## What You're Accepting

Reduced ownership for locals and their children. A suburb where long-term residency and community investment become structurally impossible.

## What You're Losing

A suburb that is yours. Box Hill already shows you the end state. The only real decision is whether you stop it now – or accept it when it's irreversible.

- ☐ **Box Hill already shows you the end state. The only real decision is: do you stop it now – or accept it later when it's too late to change anything?** Get informed. Get organised. Make submissions. Attend council meetings. Force a formal response. The window is open. It will not stay open.