


THE KEMPSEY CBD RESILIENCE ACTION PLAN

Prepared by: The MVBC Resilience Canopy Sub-Committee

Date: 04/04/2026



Table Of Contents



- **Community Context**
Who we are, where we are, and the conditions shaping our community
- **Quick Facts**
A snapshot of key facts and figures
- **Why Action is Required**
Why strengthening the resilience of the Kempsey CBD matters right now
- **The Vision**
“Our town is welcoming. Our town is vibrant. Our town is a place to explore.”
- **Community Consultation**
How the community has shaped this Resilience Action Plan
- **What the Kempsey Business Community is Saying**
A deep dive into our shocks and stressors
- **Resilience Themes and Actions**
The priority themes and practical actions that will guide implementation of this plan
- **Summary**
Where are we, and what’s next?

Community Context

The Macleay Valley Business Chamber (MVBC) has long represented the interests of local businesses across the Macleay Valley. Established to provide advocacy, connection and practical support to the region's business community, the Chamber plays an important role in strengthening local economic development.

In 2021, Kempsey recorded a SEIFA Index of Relative Socio-Economic Disadvantage score of 903, placing it among the ten most disadvantaged Local Government Areas in the state. The region faces economic vulnerability linked to lower household incomes, higher unemployment and geographic isolation, alongside ongoing exposure to major flood and bushfire events.

Health care and social assistance is the largest employing sector in Kempsey Shire, followed closely by retail trade. In a community facing socio-economic disadvantage and repeated natural disasters, strengthening business resilience is essential to protecting employment, sustaining main streets and supporting the broader wellbeing of the Macleay Valley.



Pictured: fencing erected in Clyde St Mall in an effort to disrupt and deter the growing anti-social behaviour

Quick Facts

Unemployment Rate

Kempsey: 7.2%
Reg.NSW: 4.6%
Aus: 5.1%

Weekly Household Income

Kempsey: \$1114
Reg.NSW: \$1466
Aus: \$1740

Median Age

Kempsey: 48
Reg.NSW: 39
Aus: 38

Population 31,000

Location

427km north of
Sydney

Land Area >3,379km²

SEIFA Index of Disadvantage

Kempsey: 903
Reg.NSW: 982
Aus: 1001

University Qualification

Kempsey: 10%
Reg.NSW: 18%
Aus: 26%

Aboriginal and Torres Strait Islander population

Kempsey: 12.9%
Reg.NSW: 6.6%
Aus: 3.2%

Reg.NSW = Regional NSW

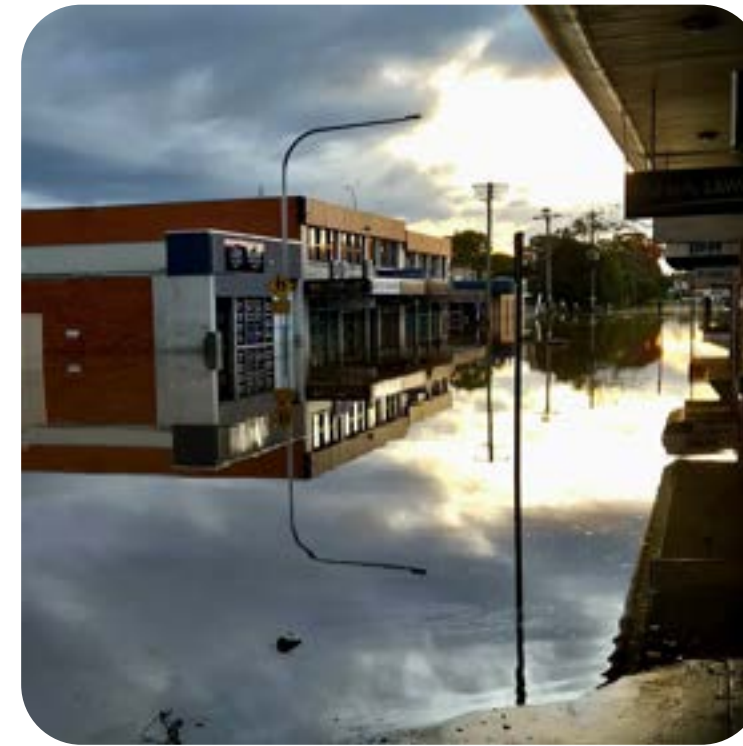
Why action is required

The Kempsey CBD is facing a combination of pressures, including natural disasters, rising operating costs, commercial vacancies and changing consumer behaviour. Without coordinated action, these pressures risk eroding business confidence and reducing the vitality of the town centre.

Commercial vacancy rates remain high, with a number of properties in varying states of disrepair. Poor presentation and significant upfront refurbishment costs deter prospective tenants, creating barriers to new business establishment and reducing confidence in the main street environment.

Insurance access has also become increasingly challenging. In parts of the CBD, flood insurance is either unavailable or prohibitively expensive, exposing business owners to the risk of self-insuring in the event of future disaster. This creates uncertainty and limits investment appetite.

Business owners and staff have reported ongoing concerns regarding anti-social behaviour within the CBD, including incidents of verbal and physical intimidation. These issues affect not only safety, but also public perception and foot traffic.



Clockwise from top left: CBD flooding in May 2025 - aged signage and rotting bollards - 2025 flooding in Clyde St Mall - graffiti after benches were removed from Clyde St Mall

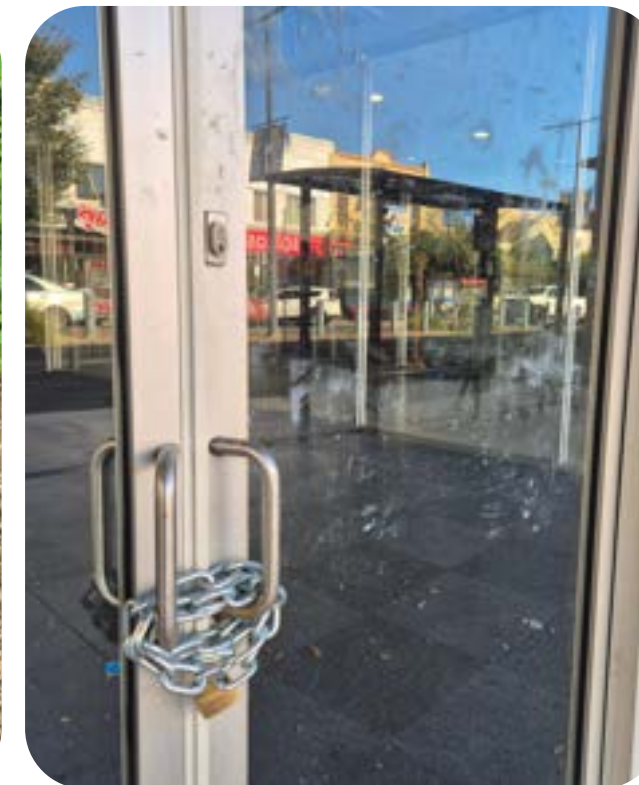
Why action is required (cont...)

At the same time, businesses are closing at a faster rate than new enterprises are opening. Many long-standing operators are approaching retirement age, with limited succession pathways and too few new businesses opening to replace them. Without intervention, this trend risks gradual economic contraction and loss of local capability.

Taken together, these pressures highlight the need for coordinated, practical and forward-looking action to strengthen business resilience and restore confidence in the Kempsey CBD.

Recognising the cumulative pressures facing the Kempsey CBD, the Macleay Valley Business Chamber has developed this Resilience Action Plan to guide practical, coordinated action aimed at restoring confidence, supporting business continuity and strengthening economic resilience.

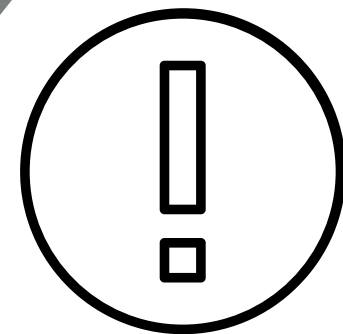
This Resilience Action Plan is grounded in the Resilience Canopy C.R.E.W. principles: Connection, Respect, Empowerment and Wisdom. These principles guide not only what we prioritise, but how we work together to strengthen the Kempsey CBD.



Clockwise from top left: aged signage & graffiti - damaged garden beds - CBD flooding in May 2025 - a months old crime scene with finger printing in the main street - clothing stolen from a charty and discarded along footpaths and in gardens.



The Vision



“Our town is welcoming. Our town is vibrant. Our town is a place to explore.”

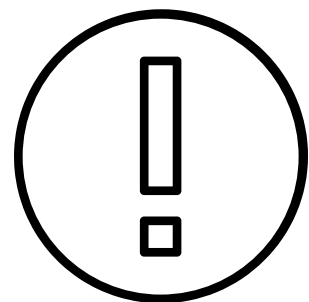
We envision a Kempsey CBD that is **welcoming** and full of life. Where shopfronts are active, streets are clean and cared for, and businesses feel confident to invest in their future. A town centre with a diverse range of businesses, where locals gather with pride and visitors choose to spend their time and money. A place for families. A place for youth. A place to **explore**.

We see Kempsey becoming more than somewhere you pass through, but rather a destination worth the drive, worth the weekend, and worth the return visit. A **vibrant** regional centre known for its character, resilience and hospitality, strengthening the economic and social heart of the Macleay Valley for generations to come.

Community Consultation

Community consultation was integral to building this plan, as communities are best placed to understand their own strengths, challenges and priorities. Meaningful engagement ensures that local wisdom and lived experience shape decisions, building stronger ownership and better long-term outcomes.

- Meetings with local business owners and community members
- Macleay Valley Business Chamber Networking events
- Casual conversations in the street and in their place of work
- Phone calls, texts and emails
- Christmas photos in local shop fronts (pictured)



We found that business owners were much more willing to share in one-on-one conversations, rather than an organised setting. The one-on-one conversations created a more relaxed environment, allowing participants to speak more freely about sensitive or challenging issues.



Snapshots from Community Consultation



Clyde Street Mall Meeting Feb '26



MVBC Oct '25 Small Biz Month



MVBC July '25 Networking Event



What the community is saying

Consultation with local business owners and community members highlighted several key concerns about the future of the Kempsey town centre. Participants emphasised the importance of improving the presentation and atmosphere of the CBD, including cleaner streets, well-maintained shopfronts and more welcoming public spaces. Many also expressed a desire for greater vibrancy, with events, attractions and a more diverse mix of businesses that encourage people to visit, stay longer and shop locally.

Safety and comfort in public spaces were also raised, along with the need for improved flood preparedness and clearer information to help businesses better respond to and recover from future events.

“ So many things Macleay Valley is known for. Lets celebrate. A festival to bring people to the CBD? Float Parade? ”

“ We’re sourcing recovery and response contractors from outside the shire. How do we enable local? ”

“ I want to be preparing my kids for an annual event in the CBD celebrating the Macleay! ”

“ In a flood, we can be cut off for days, unable to confirm the extent of damage to our business. It’s very stressful. ”

Resilience Themes

Through extensive community consultation, three key themes have been identified that respond to the shocks and stresses facing our community, while building on the strengths that support long-term resilience. Together, these themes provide a practical pathway toward achieving the vision of a welcoming, vibrant town centre that people choose to explore.



Safe and welcoming spaces

“Safe and welcoming spaces” focuses on creating a town centre where people feel comfortable spending time, through well-maintained streets, accessible public spaces and an environment that encourages community pride. It also addresses the need for improved lighting, pedestrian safety, building conditions and flood readiness to ensure the CBD remains functional, attractive and welcoming in both everyday life and during disruptions.

SHOCKS AND STRESSORS RAISED:

- Antisocial behaviour including vandalism, graffiti, theft, public drinking and drug use, verbal and physical assaults
- Young citizens riding bikes/e-bikes and scooters/e-scooters at high speed on pedestrian footpaths
- Poor night lighting in some areas, particularly for staff walking to all-day parking
- Public toilets are not always clean or safe for use
- Parking is limited, and time limits not observed, so potential customers drive on instead of stopping
- Pedestrian safety, particularly at the exit of Savages Lane and the Smith Street crossing
- Gardens and public spaces are poorly maintained
- Several buildings and properties are in a state of disrepair
- Many buildings are not designed with flood preparedness in mind
- Access to town during floods is limited, causing stress and anxiety for those seeking accurate information

A destination town centre

“A destination town centre” focuses on creating reasons for people to visit, stay and explore the Kempsey CBD through a diverse mix of businesses, events and attractions. By strengthening the town centre’s identity and activating local assets and public spaces, Kempsey can become a place locals and visitors want to spend time, connect and return to.

SHOCKS AND STRESSORS RAISED:

- Lack of large-scale events, which would attract visitors and give locals something to celebrate
- Lack of atmosphere in the CBD
- Lack of pride of place and overall presentation, including the high volume of litter
- Limited variety of shops leading people to shop out of town
- The belief that shopping locally is more expensive
- Lack of a clear brand, identity or drawcard for Kempsey
- Underutilised river as a major natural asset
- Lack of cohesion between different areas of the CBD (e.g. Clyde Street to Smith Street)
- Empty shopfronts and difficulty activating them
- Difficulty running pop-up stores or temporary activations
- The town centre is currently functioning mainly as a service destination (banks, dentists, groceries)

A connected community

“A connected community” focuses on strengthening relationships between businesses, organisations and the wider community so people can work together to support a welcoming and vibrant town centre. By improving communication, collaboration and shared knowledge, particularly before, during and after disruptions, the community can build stronger networks that support both people and businesses.

SHOCKS AND STRESSORS RAISED:

- Communication challenges between Kempsey Shire Council and the business community
- Communication from SES and Council before, during and after floods
- People not knowing what products can be sourced locally and not taking the time to find out
- Stress and mental health impacts of running businesses
- Cost of living reducing consumer spending
- Disaster recovery diverting local spending
- Competition from online and international retailers
- Difficulty hiring, training and retaining staff
- Grant funding often limited to not-for-profit organisations
- Sourcing contractors from outside the shire rather than locally
- Fear of risk and limited entrepreneurial confidence

INCUBATOR PROGRAM

Description	<p>Develop an incubator program to support new and emerging enterprises across the Macleay Valley through mentoring, training and opportunities to test and grow business ideas. The program will also connect participants with potential investors and funding pathways, helping to reduce barriers to starting and scaling a business.</p> <p>Supporting early-stage businesses is critical to addressing declining business numbers and building a pipeline of new enterprises. Over time, this will strengthen local capability, encourage entrepreneurship and contribute to a more diverse, vibrant and resilient local economy, including pathways into the Kempsey CBD where appropriate.</p>
Resilient Environments	<p>Primary: Economic Subsequent: Social</p>
Themes	<p>Primary: Connected communities Subsequent: Safe and welcoming spaces, and a destination town centre</p>
Who needs to be involved?	<p>Macleay Valley Business Chamber, local business owners and alumni, Kempsey Shire Council, investors, training facilities (e.g. TAFE), high schools, employment agencies</p>
Actions	<p>Short term: Work with Julie Humphris on the youth entrepreneur Launchpad Program - Develop workshops to assist job seekers in developing résumé and interview skills - Work on the Beyond the Bell youth social enterprise program to secure funding and launch the program - Connect with Alt Collective to learn from their 2024 program</p> <p>Mid term: Develop organisational infrastructure to allow for investment into new businesses - Support Launchpad participants after the program closure with mentorships - Open cafe/milk bar for Beyond the Bell</p> <p>Long term: Support new ventures past their inception to become thriving businesses - Encourage participation to feed new MVBC members and create sustainability - Expand Beyond the Bell into neighbouring town centres (eg, Crescent Head, South West Rocks, Stuarts Point)</p>

BUSINESS HUB SPACE

Description	<p>This project focuses on establishing a flexible, centrally located space within the Kempsey CBD dedicated to supporting business capability, community connection and economic development. The need for accessible, shared spaces for meetings, training and collaboration has been identified through consultation, particularly to support small businesses, emerging entrepreneurs and coordinated community responses to challenges such as flooding.</p> <p>The hub would be designed as a multi-purpose space, adaptable for workshops, events, training sessions, business meetings and pop-up activations. It would also address barriers identified by the community in setting up pop-up shops, including access to suitable, affordable and short-term retail space. By providing a consistent and accessible venue, the hub will strengthen knowledge sharing, support business growth and contribute to a more connected and resilient local economy.</p>
Resilient Environments	<p>Primary: Social Subsequent: Cultural</p>
Themes	<p>Primary: Connected communities Subsequent: Safe and welcoming spaces</p>
Who needs to be involved?	<p>Macleay Valley Business Chamber, local business owners, presenters and guest speakers</p>
Actions	<p>Short term: Identify available, centrally located spaces</p> <p>Mid term: Secure funding to support establishment and operations – Develop layout to accommodate a range of options, with temporary walls and storage for equipment</p> <p>Long term: Develop a program of engaging, relevant and valuable workshops to host in this space</p>

CHRISTMAS FESTIVAL

Description	<p>The Christmas Festival is a whole-of-town event held in the main street, celebrating shopping and dining locally at a critical time of year for small businesses. It responds to the need for greater activation, community connection and reasons for people to visit the CBD, particularly during periods when trading conditions are challenging.</p> <p>By creating a vibrant and welcoming atmosphere through lighting, street parades, entertainment and a unique shopping experience, the event encourages people to gather, spend time together and support local businesses. Events of this scale also strengthen social cohesion, build pride in the town centre and contribute to a more active, positive environment.</p>
Resilient Environments	<p>Primary: Social, Cultural Subsequent: Economic</p>
Themes	<p>Primary: A destination town centre Subsequent: Connected communities, and safe and welcoming spaces</p>
Who needs to be involved?	<p>Macleay Valley Business Chamber, local business owners, Kempsey Shire Council, Michael Kemp MP, Kempsey Shire Councillors, stallholders, hobby clubs, schools, entertainers</p>
Actions	<p>Short term: Shortlist activities – Outline purpose and concept – Submit event application to Kempsey Shire Council and develop a traffic management plan – Identify delivery partners – Identify relevant funding opportunities – Seek sponsorship – Plan and deliver the festival</p> <p>Mid term: Review the successes and shortcomings, and build toward future events for 2027 and onwards</p> <p>Long term: Use this experience to develop other local events and festivals to celebrate various aspects of our culture and environment – Build capacity for others to deliver events</p>

CLYDE STREET RENEWAL

Description	<p>This project focuses on transforming Clyde Street Mall into a vibrant, welcoming space that encourages people to gather, connect, and spend time in the town centre. By introducing public art, interactive spaces, seating, gardens, signage and opportunities for markets and events, the precinct can become more active, engaging and reflective of local identity.</p> <p>Creating a space that people are proud to use supports stronger community connection and social cohesion, while increased activity and positive use of the area can help reduce anti-social behaviour and improve the overall experience of the CBD.</p>
Resilient Environments	<p>Primary: Health & Safety, Social Subsequent: Economic, Cultural, Built</p>
Themes	<p>Primary: Safe and welcoming spaces Subsequent: Connected communities, and a destination town centre</p>
Who needs to be involved?	<p>Macleay Valley Business Chamber, Clyde Street Mall businesses, residents of the Macleay Valley, Kempsey Shire Council, planning partners and consulting organisations (eg, Village Well, Mainstreets Australia)</p>
Actions	<p>Short term: Attend the Mainstreets Conference in August – Reach out to Village Well to begin discussions on consulting processes – Seek feedback and ideas from the wider community – Engage with business owners and staff to see what they want in the space – Meet with Kempsey Shire Council to understand the range of options regarding the through traffic</p> <p>Mid term: Develop a plan to bring new life to Clyde Street Mall – Identify funding opportunities</p> <p>Long term: Regularly revisit the area and refresh to ensure neglect and abandonment don't creep in – Use the experience gained to undertake revitalisation projects in other spaces (e.g. West Kempsey)</p>

ARTWALK EXTENSION

<p>Description</p>	<p>This project builds on the success of the Macleay Valley Coast Art Trail, expanding public art throughout the Kempsey CBD to create a more vibrant and engaging town centre. New murals, sculptures in Clyde Street and temporary artworks in vacant shopfronts will extend the existing experience, encouraging people to move through and explore more of the CBD.</p> <p>The project responds to the need to improve the visual appeal of the town centre, activate underutilised spaces and strengthen local identity. By incorporating local stories, artists and iconic references, and including strong representation from local Aboriginal artists to celebrate the region’s rich Indigenous culture, public art can foster a deeper sense of pride and cultural connection, while positioning Kempsey as an art and culture destination that attracts visitors. Activating blank walls and vacant shopfronts will help maintain energy in the streetscape, contributing to a more dynamic, creative and destination-focused CBD.</p>
<p>Resilient Environments</p>	<p>Primary: Built Subsequent: Social, Cultural</p>
<p>Themes</p>	<p>Primary: Safe and welcoming spaces Subsequent: A destination town centre</p>
<p>Who needs to be involved?</p>	<p>Macleay Valley Business Chamber, Kempsey Shire Council, local artists, landlords and owners of spaces where murals would be painted or window decals installed</p>
<p>Actions</p>	<p>Short term: Identify priority locations for murals and vacant shopfront activations - Engage local artists, including Aboriginal artists, to co-design initial works - Activate a small number of vacant shopfronts with temporary artworks</p> <p>Mid term: Introduce permanent sculptures in key locations such as Clyde Street - Expand the number of murals and installations across the CBD - Promote Kempsey as an art experience on Council and tourism websites</p> <p>Long term: Embed public art into future CBD planning and development - Create opportunities for ongoing artist engagement and cultural storytelling - Maintain and refresh artworks over time to keep the experience evolving</p>

YOUR BUILDING, OUR TOWN

Description	<p>This initiative focuses on driving accountability and action from property owners to ensure buildings within the Kempsey CBD are safe, well-maintained and fit for tenancy. Working across government and the private sector, the campaign will provide a coordinated approach to engaging landlords, addressing barriers and actively supporting the return of vacant properties to use.</p> <p>Many vacant buildings in the town centre are in poor condition. They're affected by leaks, mould, structural deterioration and a lack of basic maintenance. In some cases, prospective tenants are forced to either accept substandard conditions or take on the cost of significant repairs and fit-outs themselves. These conditions deter new businesses, reduce confidence and contribute to a declining streetscape. By setting clearer expectations and supporting practical pathways to improvement, this campaign aims to lift building standards, attract tenants and restore confidence in the Kempsey CBD as a place to invest and operate.</p>
Resilient Environments	<p>Primary: Built Subsequent: Health & Safety, Cultural, Economic</p>
Themes	<p>Primary: Safe and welcoming spaces Subsequent: A destination town centre</p>
Who needs to be involved?	<p>Macleay Valley Business Chamber, Kempsey Shire Council, building property owners and managers, local real estate agents, Renew Australia</p>
Actions	<p>Short term: Review legislation and responsibilities of property owners - Identify and prioritise vacant and high-risk buildings in the CBD - Engage directly with property owners and managers to understand barriers to leasing and maintenance</p> <p>Mid term: Engage Renew Australia to explore consultation scope and costs - Develop incentives or partnership models to encourage building upgrades and tenancy</p> <p>Long term: Invest in creative ownership models including community or cooperative purchase - Advocate for policy or planning changes that support building activation and maintenance</p>

A FLOOD READY CBD

Description	<p>This project focuses on strengthening business preparedness for natural disasters by introducing a practical, recognised standard for flood readiness across the Kempsey CBD. Through expert-led audits, businesses will receive tailored advice on fixtures, fittings, evacuation procedures and continuity planning, supported by clear, actionable steps to improve their readiness.</p> <p>With ongoing exposure to flooding and other natural hazards, many businesses remain vulnerable to damage, disruption and prolonged recovery. A lack of clear guidance and practical planning increases both financial and emotional strain on business owners. By equipping businesses with the knowledge, tools and confidence to prepare, respond and recover, this initiative will reduce risk, minimise downtime and support a more stable and sustainable local economy.</p>
Resilient Environments	<p>Primary: Natural Subsequent: Health & Safety, Built, Social</p>
Themes	<p>Primary: Safe and welcoming spaces Subsequent: Connected communities</p>
Who needs to be involved?	<p>Macleay Valley Business Chamber, Kempsey Shire Council, building/property owners, local real estate agents, employees in the CBD, SES, NSW Reconstruction Authority, local wisdom holders, insurance brokers, insurance providers, LEMO</p>
Actions	<p>Short term: Develop a 'flood ready' one-pager for each business to have in their premises - Organise a 'one-year-on' meeting with SES (June/July) to reinforce and redistribute flood education information</p> <p>Mid term: Work with the Kempsey Shire Council Community Recovery Network to advocate for the needs of business owners in the CBD - Hold 'Business Readiness and Continuity' workshops - Research existing guidelines for fitting out businesses in flood-prone areas - Explore funding for generators to support CBD business continuity</p> <p>Long term: Develop a guide for property owners to make changes and upgrades to their premises to be more 'flood ready' and support faster recovery - Look for funding opportunities to allow these upgrades</p>

CIVIC PRIDE REACTIVATION

Description	<p>This project focuses on improving the look, feel, and overall appeal of the Kempsey CBD through cleaner streets, well-maintained gardens, improved signage and small-scale visual enhancements. It targets practical, visible improvements that lift the everyday experience of the town centre and create a more welcoming and cared-for environment.</p> <p>Poor presentation, litter and neglected public spaces were consistently identified as contributing to negative perceptions of Kempsey, both locally and externally. These conditions impact community pride, reduce confidence and influence how people choose to spend their time and money. By addressing these issues and investing in the presentation of the town centre, this project aims to shift perceptions, encourage greater pride of place and support a transition from “somewhere you pass through” to a destination people want to explore.</p>
Resilient Environments	<p>Primary: Natural, Cultural Subsequent: Health & Safety, Built, Social, Economic</p>
Themes	<p>Primary: Safe and welcoming spaces Subsequent: A destination town centre, and connected communities</p>
Who needs to be involved?	<p>Macleay Valley Business Chamber, Kempsey Shire Council, local residents</p>
Actions	<p>Short term: Install a bin outside Headspace to target a litter hotspot - Contact Kempsey Rotary and West Kempsey Rotary regarding the existing, outdated community noticeboard</p> <p>Mid term: Work with the Kempsey Shire Council to redesign, fund and install welcome signs, town signage, and damaged infrastructure - Work with local second hand stores to reduce theft and subsequent littering of items donated after hours - Work with consulting agencies such as Mainstreets Australia and Village Well on an informed redesign of underutilised spaces (Smith St/Belgrave corner) - Redesign garden spaces</p> <p>Long term: Drive a cultural shift from ‘Kempsey is a dump’ to ‘Kempsey is a destination’ - Promote before/after improvements to continue momentum and visibility</p>

In Summary

The Kempsey business community plays a critical role in the town's economy and identity. However, the challenges outlined in this report show that without meaningful intervention, the decline in business activity and confidence in the town centre is likely to continue.

The vision guiding this work is clear:

“Our town is welcoming. Our town is vibrant. Our town is a place to explore.”

Achieving this vision will require sustained effort and collaboration. Building resilience is not a short-term project, and the needs of the business community will continue to evolve as new shocks and stressors emerge. The actions identified in this plan represent an important starting point, but ongoing commitment will be necessary to secure a stronger future for Kempsey's businesses and town centre.

We acknowledge the Traditional Custodians of the land on which we live and work, and pay our respects to Elders past and present. We recognise the deep cultural knowledge and connection to Country that continues to shape this place.

This plan has been developed in collaboration with local businesses, community members and partner organisations, with guidance from the Resilience Canopy framework. Its success will rely on the continued support and coordination of government, agencies and the broader community to bring these actions to life.

