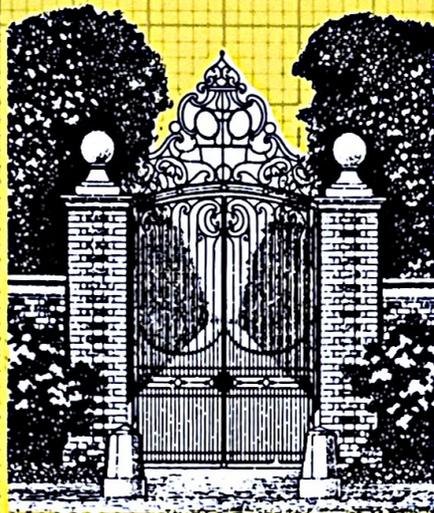
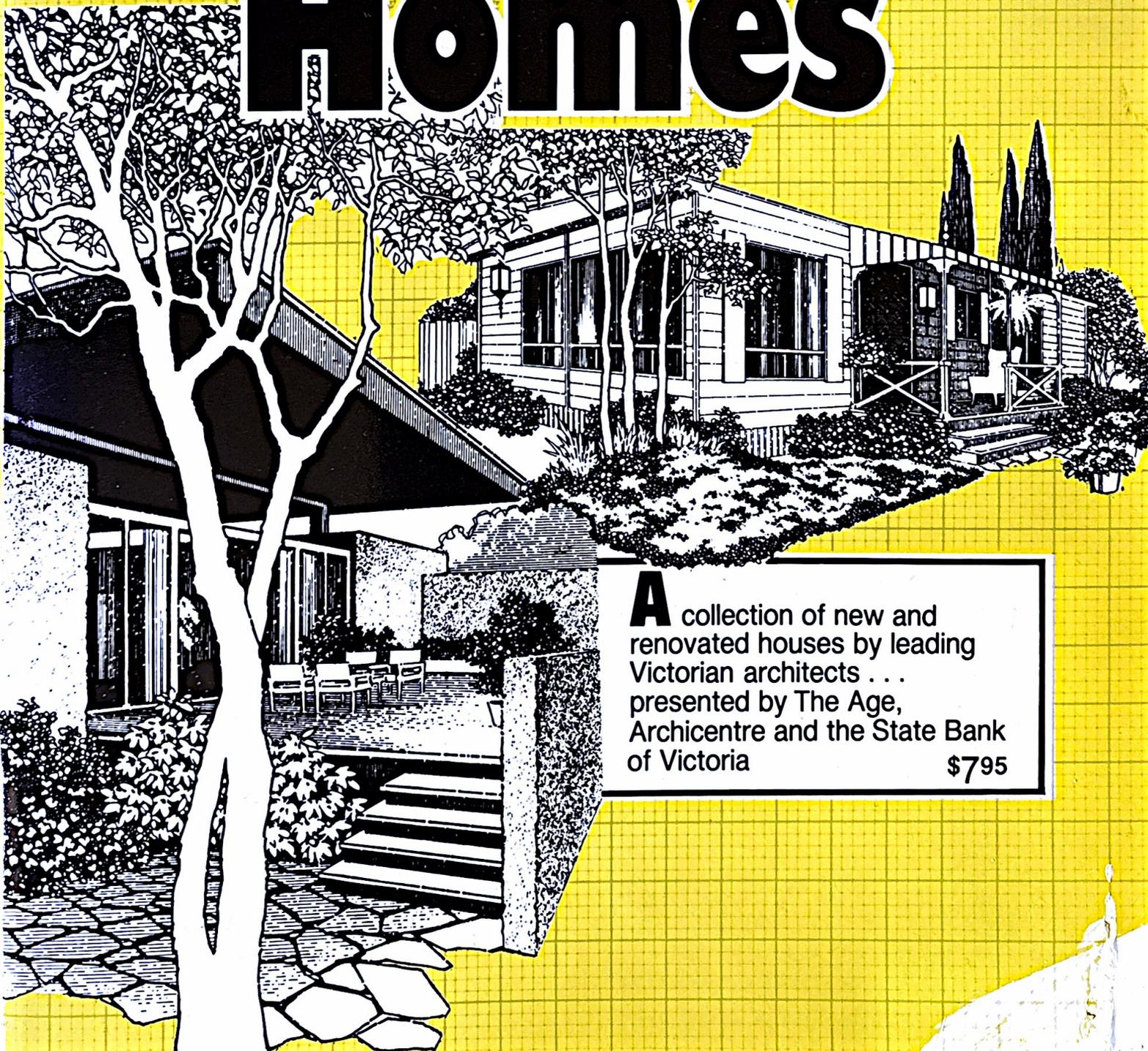


**The complete guide for house hunters**



# Homes



**A** collection of new and renovated houses by leading Victorian architects . . . presented by The Age, Archicentre and the State Bank of Victoria

**\$795**

# Homes

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# INTRODUCTION

**T**he demand for this book arose from The Melbourne Age newspaper series House-hunter, a weekly column created through Archicentre, the Royal Australian Institute of Architects' (Victoria) marketing arm and dedicated to actual house renovations, as designed by architects.

The imaginative, yet sensible plans have been essential reading for thousands of home buyers for many years.

This book takes House-hunter further — into the NEW nomies area with a range of individually-designed house plans from Archicentre.

Home-buying doesn't start and end with the plans; our book is backed up with other information so vital to home buyers:

Finance . . . provided by the State Bank, Victoria;

Legal . . . provided by the Law Institute of Victoria;

Property . . . provided by the Real Estate Institute of Victoria;

Protection . . . provided by the Victorian Consumer Affairs Bureau;

Architects through their Institute have provided advice and standard house plans to the public for three decades. In the early days there was not the option of going to a project builder and the demand was for fairly simple standard plans.

Many people with average requirements and typical building blocks now choose the project

builder to select a design for their future home.

However, a large number of people do not fit into this category and require the advice of an architect to make the most of their block, and to satisfy their individual lifestyle.

These people generally seek help through Archicentre, where they find a large range of plans, in a wide variety of sizes, which can be adapted to suit most sites.

The plans in this book are a typical cross section of the sizes and styles available.

Having selected a standard design or an adaption of one, Archicentre prepares a working drawing in accordance with individual preferences for construction techniques.

For example, most designs are adaptable for brick veneer, double brick or timber clad construction. Similarly, there is a choice to be made between a concrete slab or a timber floor with the option on some sites for pole construction.

Many designs are also suitable for a tile roof or metal deck, with a further choice of different ceiling treatments such as exposed beams or flat ceilings.

The most satisfactory way to resolve these decisions is to arrange an appointment with an architect at Archicentre. He can help you select from the plan range and make sure the house suits your particular site and budget.

One advantage of getting plans from Archicentre is that you are not committed to any one builder but can call for competitive quotes from a number of builders to be sure of getting the best price.

Naturally, the cost depends not only on the size of the house but the specification of materials and finishes to be used in the house.

Archicentre provides standardised specifications with the working drawings, which allows each individual a choice between a basic economical holiday house or a luxuriously appointed permanent residence.

The working drawings and specifications then become part of the contract with your builder or, if you prefer, you may become an owner/builder and subcontract the construction.

Archicentre will be happy to discuss these options or any other building problems with you by simply arranging an appointment with our architect on (03) 819 4577.

If, on the other hand, you would prefer to have an architect visit the site to discuss your requirements and prepare an individual design, taking into account all aspects of the site such as its view or orientation, then give us a call and ask about the Site Optimisation Study.

We also arrange pre-purchase inspections of properties as well as a Renovator Report for people who are considering altering or extending their existing house.

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# The New House

The following plans are the property  
of Archicentre, (03) 819 4577, and  
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without permission.

# Easy Living With Timber

**T**his modern homestead, designed for a gently sloping site, cleverly uses timber decks to extend the living area outdoors. The deck spans the living, dining and family room areas and is recessed into the floor plan between the more formal entertaining area and the family room, to give shelter from the strong winds so prevalent in country situations.

This protected area with its north-

easterly aspect also provides a wonderful sun trap in winter.

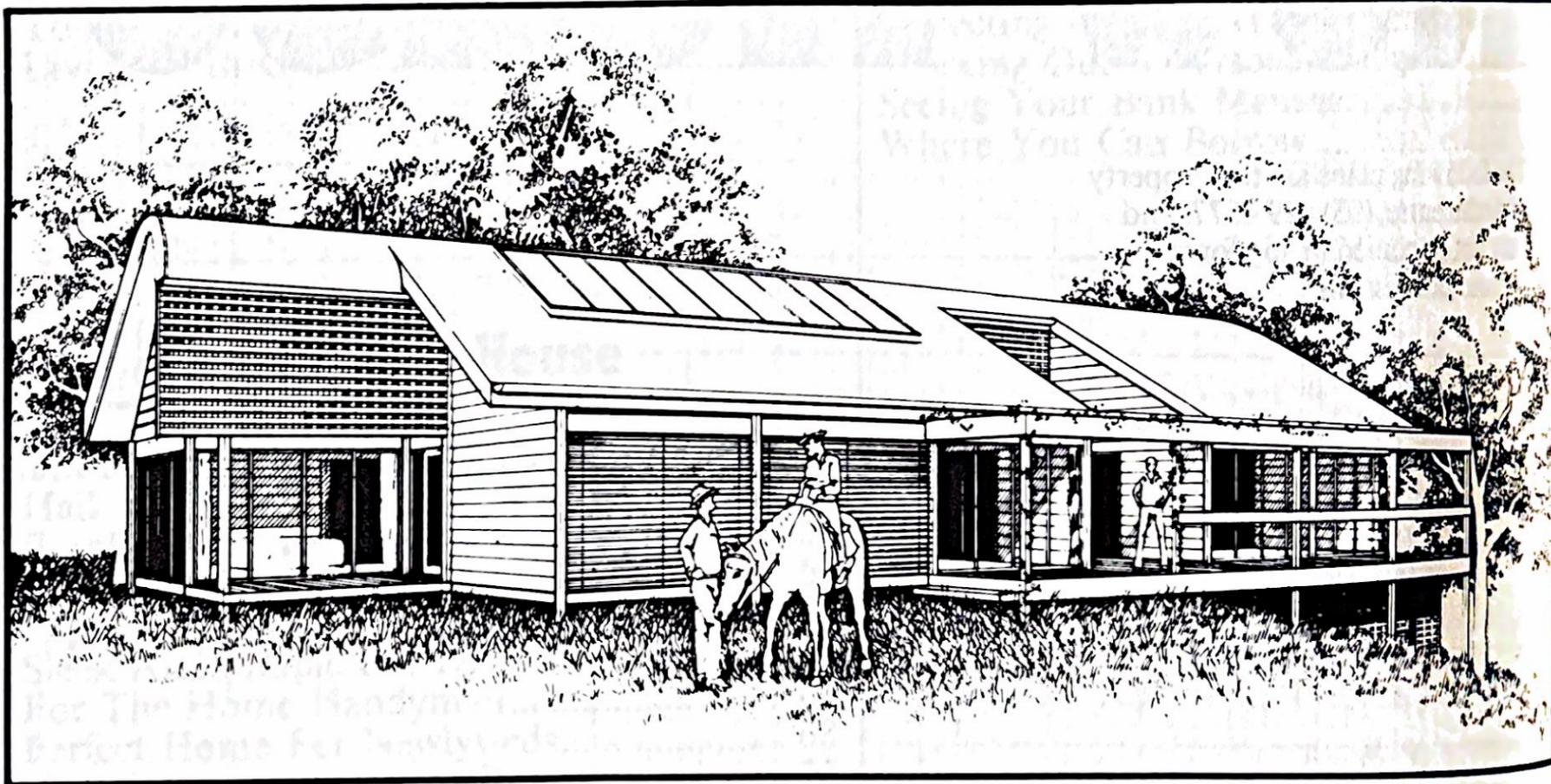
The bedrooms in this homestead are also designed to make the most of the sun, as is the roof, which is pitched at a suitable angle for solar collectors.

The master bedroom complex features a circular spa bath projecting into an enclosed court.

As is usual with so many new houses, this bedroom also has an ensuite bathroom and walk-in robes.

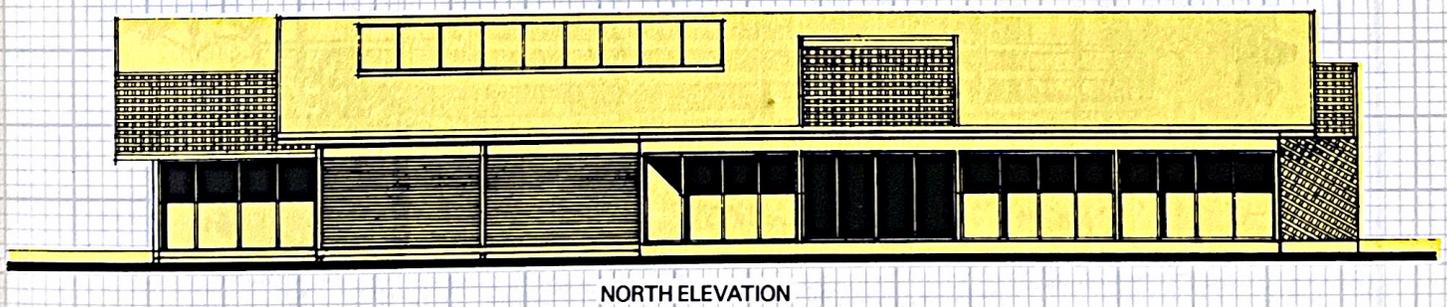
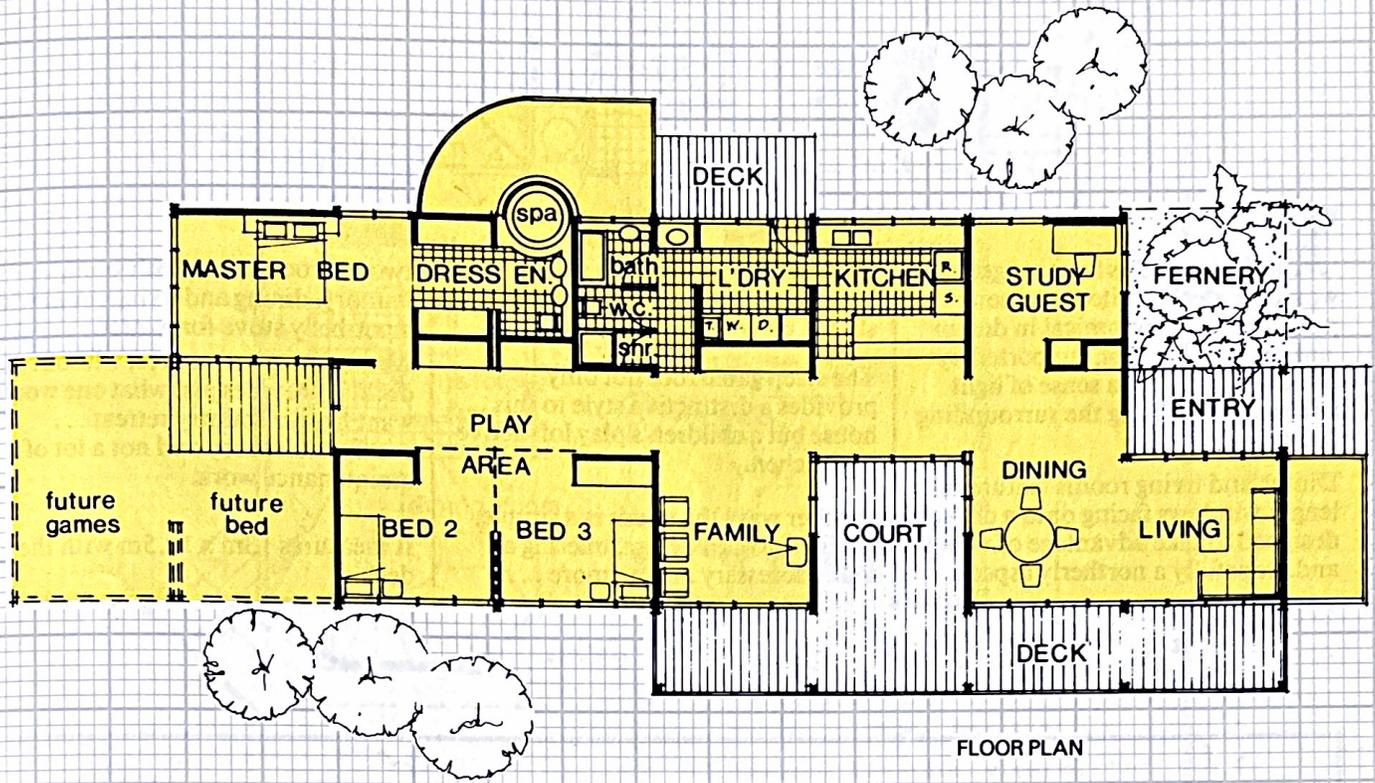
This design, which covers 175 square metres, can be extended beyond its existing three bedrooms, either at ground level or by building into the roof pitch and creating a second storey. An upstairs deck could be added.

Dimensions 25m x 9m, excluding the decks. Depending on the site, the carport can be located near the entry or under the house if the slope allows.



VIEW FROM NORTH EAST

Archicentre  
Plan No. TMA 23/82



# Perfect For A Country Life

**T**he design of this house suggests it would be ideally suited on a country property. It is economical in design and yet its gable roof, supported by open trusses, gives a sense of light and space, reflecting the surrounding countryside.

Dining and living rooms feature full-length windows facing onto a deck, designed to take advantage of views and, hopefully a northerly aspect.

The deck runs along two sides of the living area and is slightly shaded by a slatted pergola.

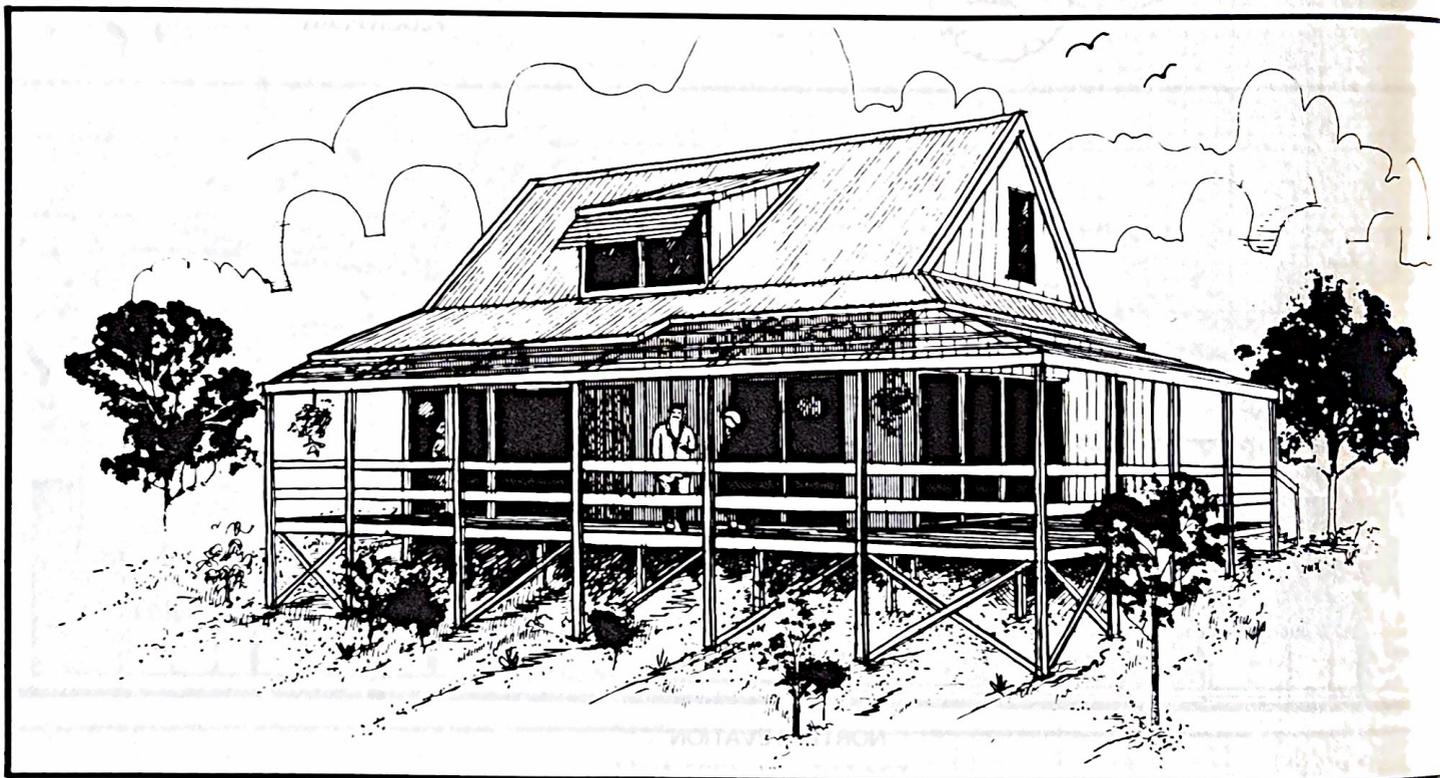
The steep gable roof not only provides a distinctive style to this house but a children's play loft above the kitchen.

In other ways the house is a simple, straightforward design, offering all that's necessary and no more . . .

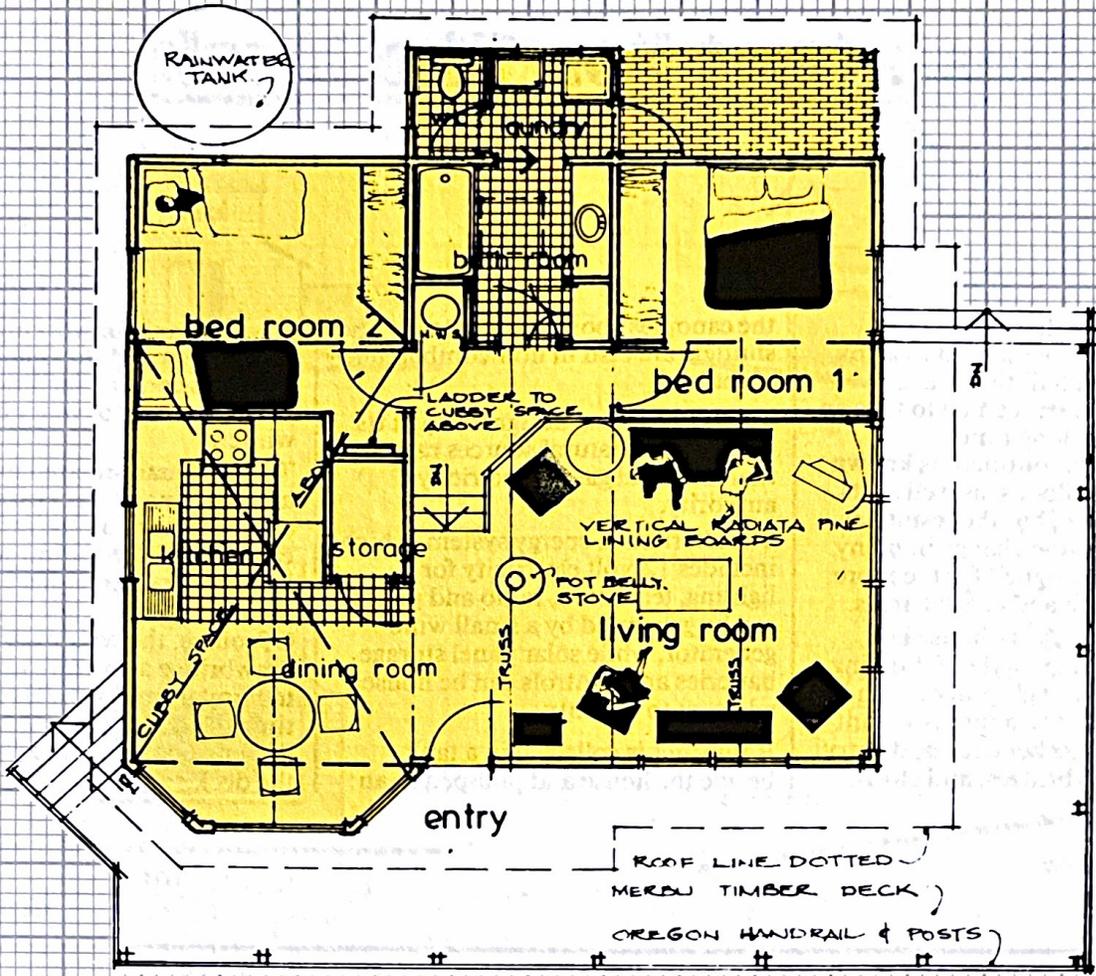
two bedrooms, one bathroom, laundry, dining and living room with a pot-belly stove for winter.

About 88 square metres, without the deck, it provides just what one would want from a country retreat . . . comfortable, cosy and not a lot of maintenance work.

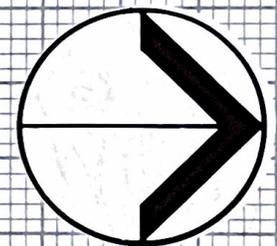
It measures 13m x 12.5m with the deck.



Archicentre  
Plan No. TMA124



GROUND FLOOR PLAN



NORTH ELEVATION

# Fire Resistant For The Bush

**I**n the aftermath of Ash Wednesday, people started to think seriously about building fire-resistant homes. It seemed to take an extraordinarily long time, considering this continent is known for its fires and floods, as well as its ever-present sun, but the result has been an interesting change in many of the houses designed for the more vulnerable bush and coastal areas. This compact holiday house is a product of the new style of thinking. The windows and glass doors can be protected when the house is vacant by raising the timber deck and entry ramp like drawbridges, and closing

the canopies above the windows. The shutters are clad in non-combustible sheeting.

The house is also designed to get its energy from natural sources rather than the local gas or electricity authority.

The alternative energy system, which includes 12-volt electricity for lighting, television, radio and pump, can be generated by a small wind generator, while solar panel storage batteries and controls can be housed adjacent to the entry.

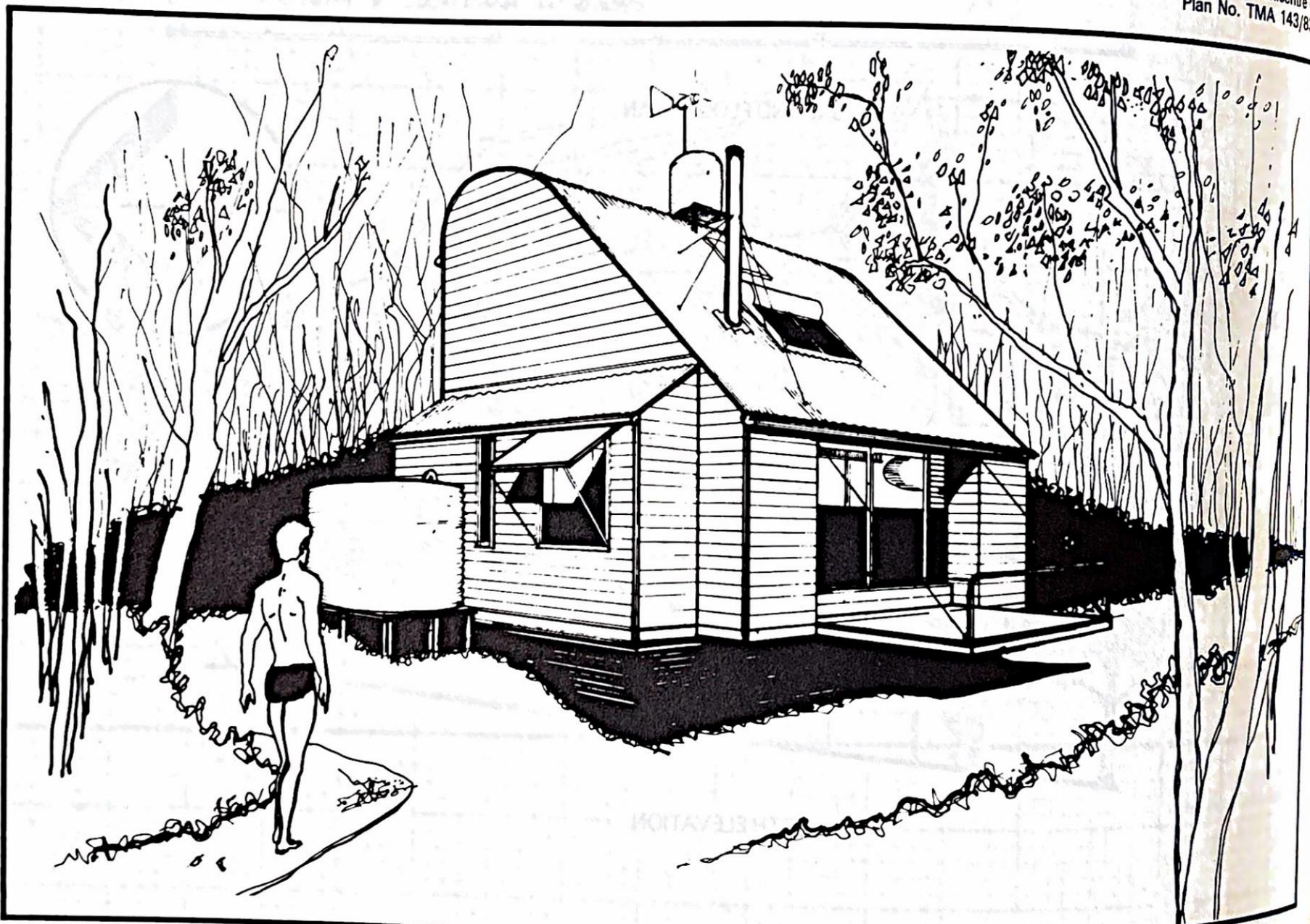
Rainwater is collected in a tank beside the house and pumped to an

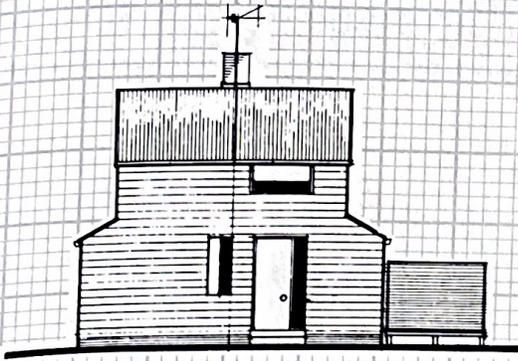
elevated tank for working pressure. A solid-fuel wood stove not only provides cooking facilities but heating and a hot water booster in winter.

The 58-square-metre house has ample living space with a bedroom and bathroom on the same floor. A centrally located spiral staircase leads to a generous sleeping loft in the roof space.

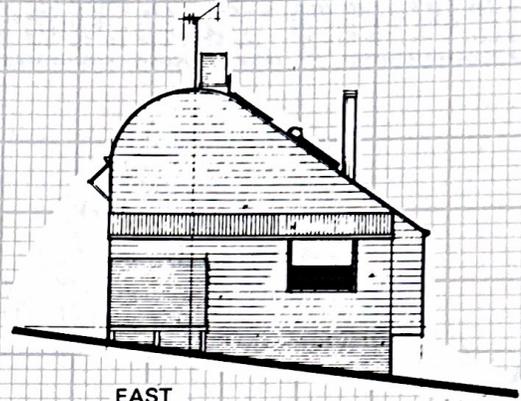
Of course, the windows, shutters and drawbridge also serve as a deterrent to burglars and vandals during the time the house is vacant. Its dimensions are 7.5m x 7m, excluding the deck.

Archicentre  
Plan No. TMA 143/83

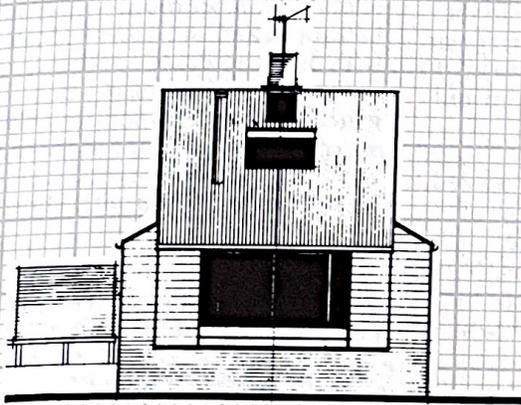




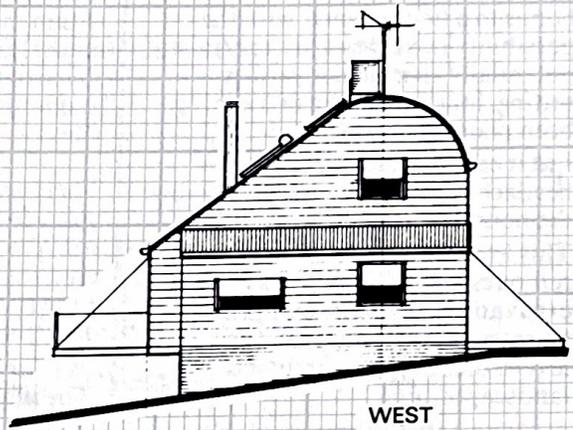
SOUTH



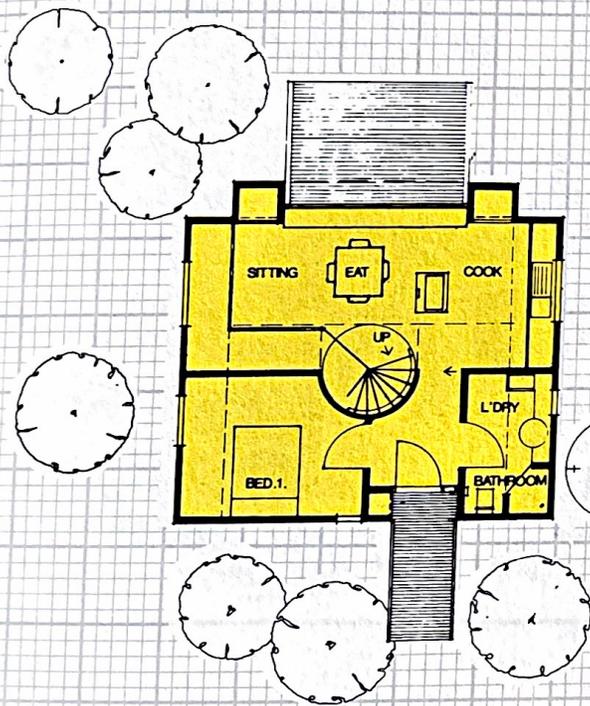
EAST



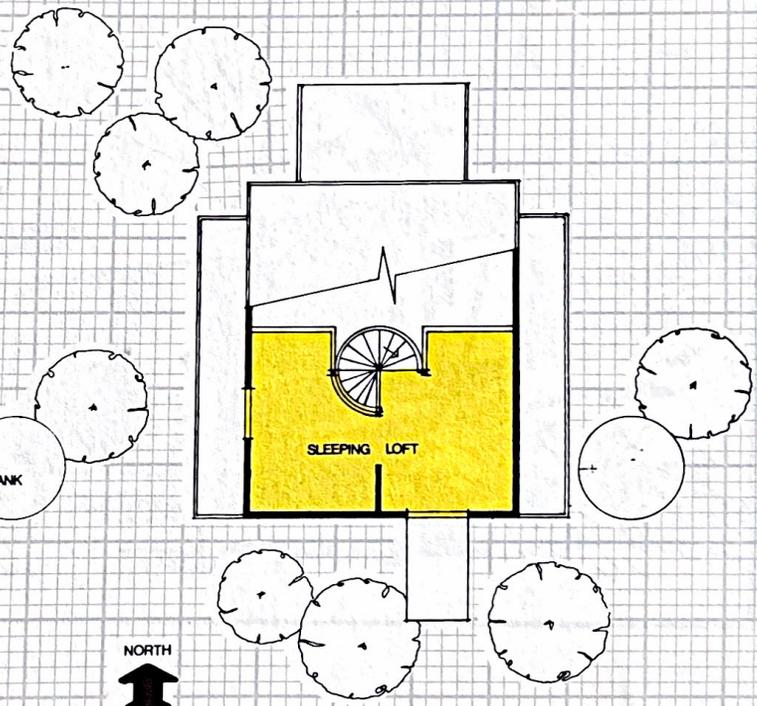
NORTH



WEST



GROUND FLOOR



UPPER FLOOR



# Making The Most Of A Beautiful

**A** hillside site offers many a bonus to a homeowner, with the possibility of views or, at least, a potentially spectacular garden setting, long before the first tree has been planted.

But it can bring its share of headaches when it comes to building the house!

This low-profile, split-level home removes any need for costly excavation of the site and provides an interesting house on a number of levels, blending naturally into the landscaped hill.

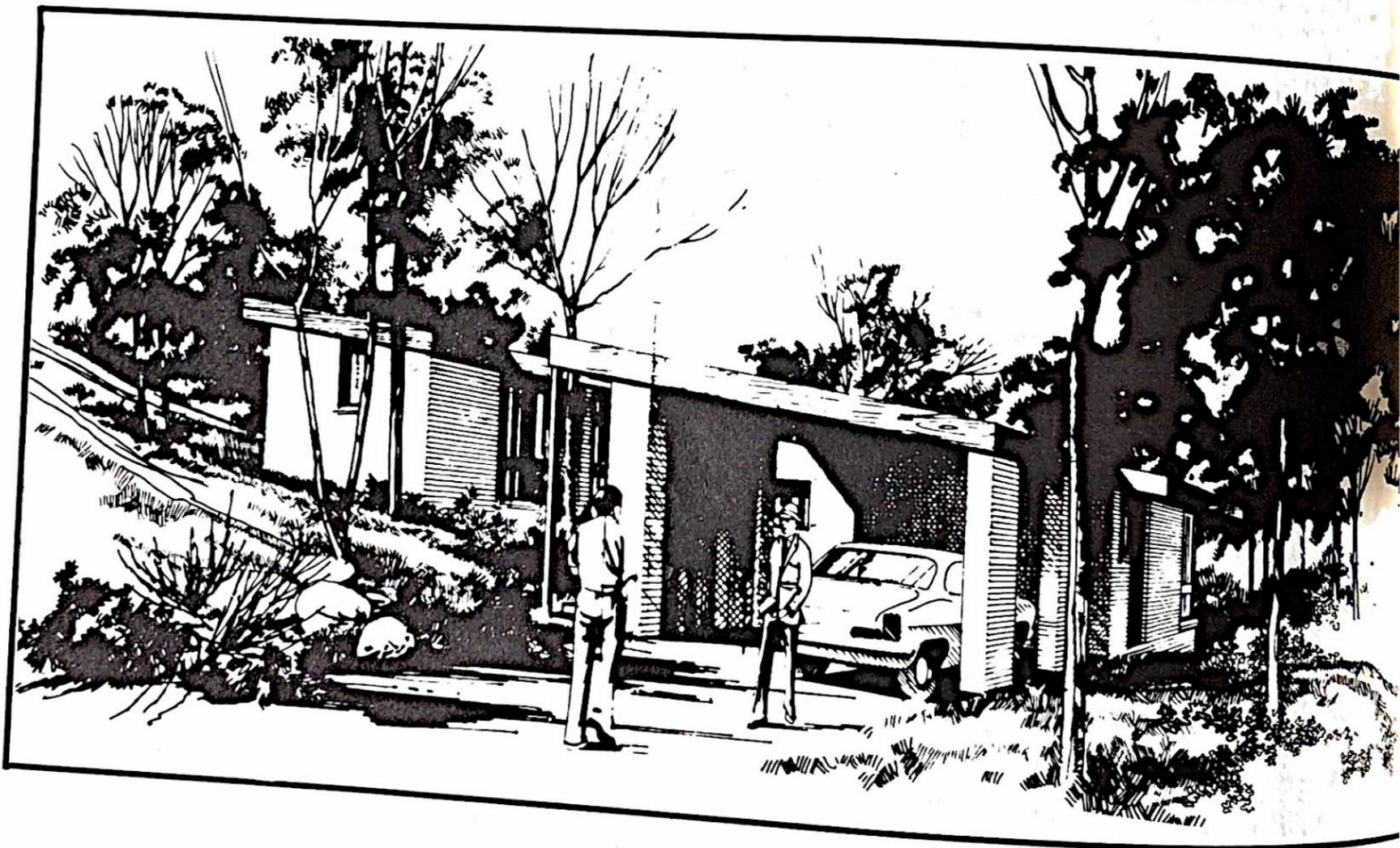
In all, there are four floor levels within the house which relate to the natural grade levels, and the irregular shape of the plan is designed to take maximum advantage of the sun and views.

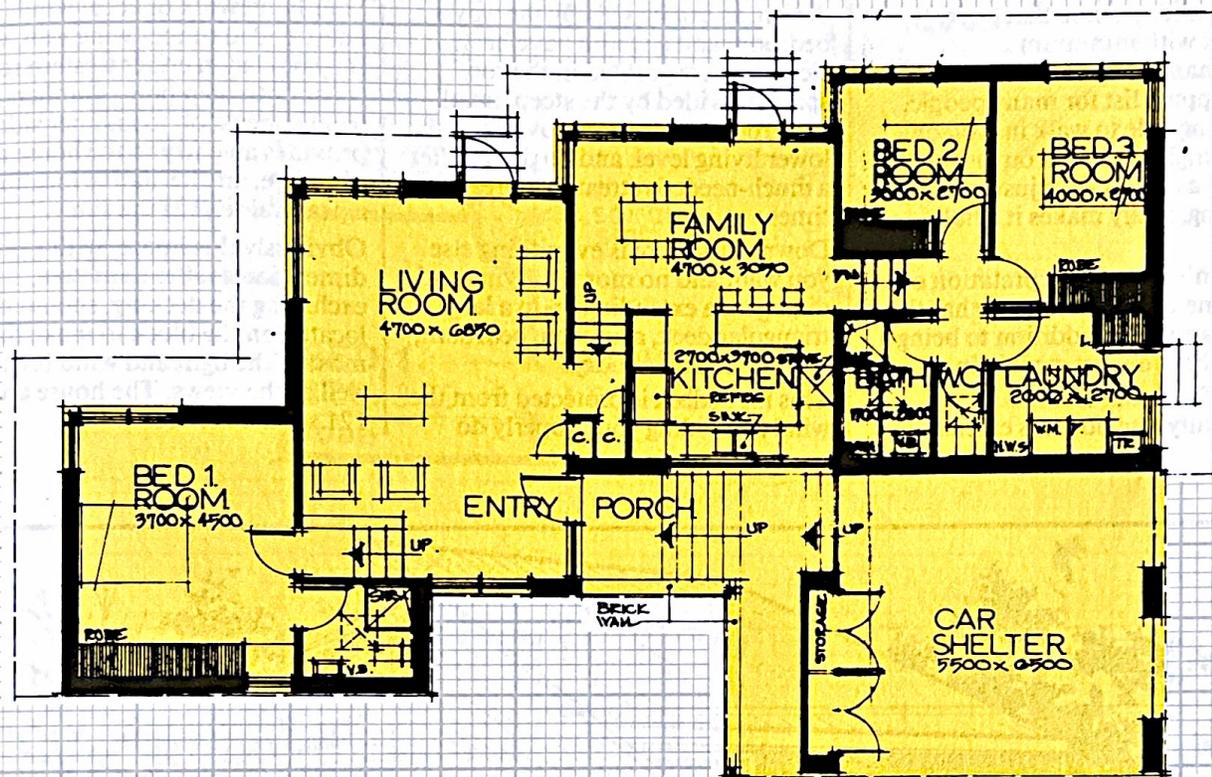
There are no passageways or wasted space in the plan, with the flow of movement through the house crossing the main living areas. At no time is it more than a few steps up or down between the various levels.

The interior covers 134 square

metres, without the car space. It offers a main bedroom with bathroom and two other bedrooms with direct access to another bathroom. The living room is generous and could comfortably accommodate a dining area. A family room, too, is a good link to the kitchen with a bar.

Dimensions of this plan are 13.5m, including the carport. It is a good investment in the price range.





FLOOR PLAN

# Holiday Home With All Essentials

**A** holiday home that offers comfort with minimum maintenance covers the essentials on the shopping list for many people. Just being able to walk in, say, on Friday night and walk out again on Sunday as if you were just going shopping, really makes it a holiday home.

This timber-clad interpretation of the home-away-from-home has this sort of appeal, in addition to being a house that you just can't help noticing.

Essentially, the house is efficient in

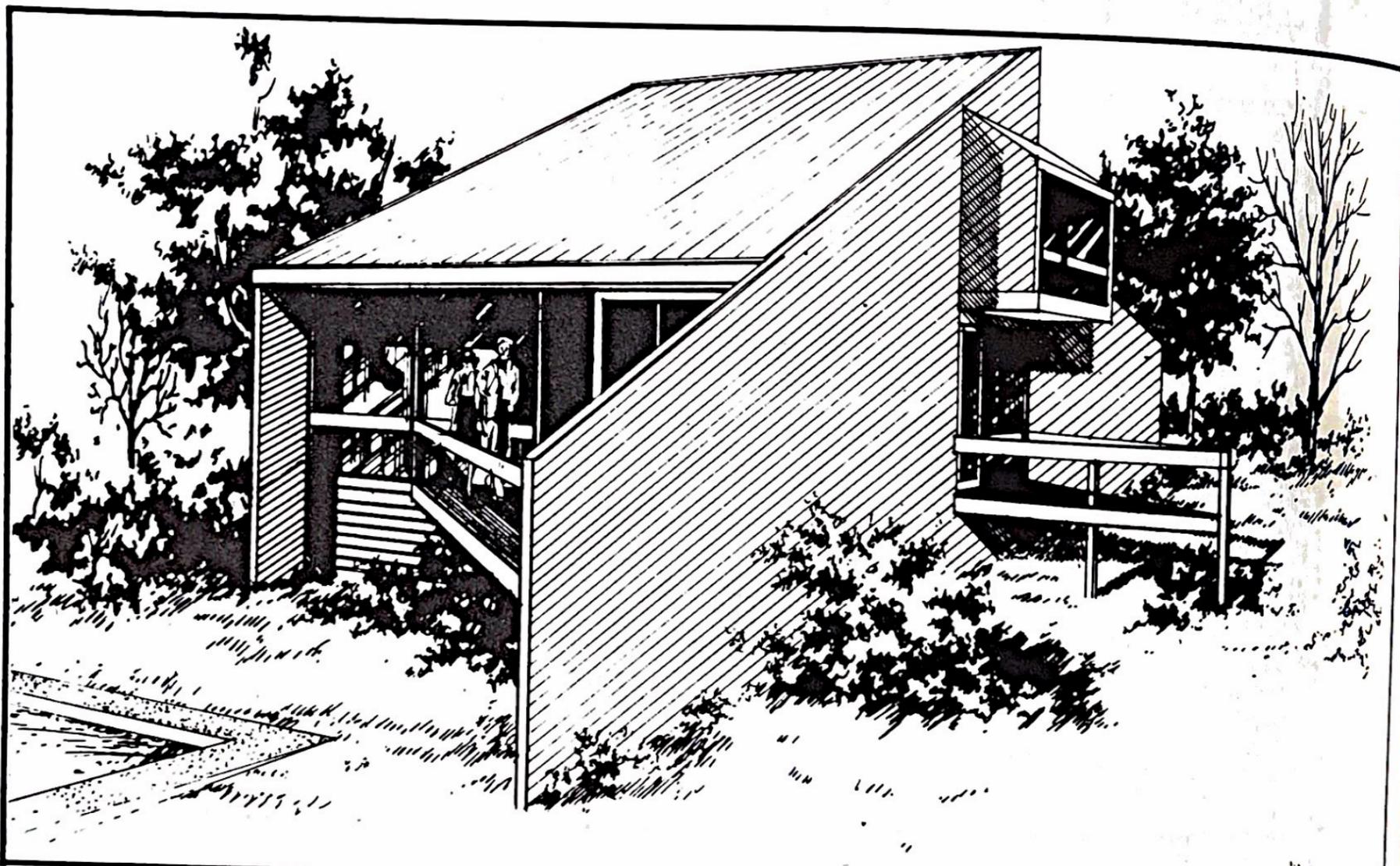
design, as can be seen by the way a bedroom and a studio have been cleverly incorporated in the roof space provided by the steep metal deck roof. These rooms overlook the lower living level, and no doubt offer a much-needed retreat in more hectic times.

Downstairs there is everything else you want and no more. A living and dining area extending on to a large triangular deck, a kitchen, bedroom, bathroom and laundry.

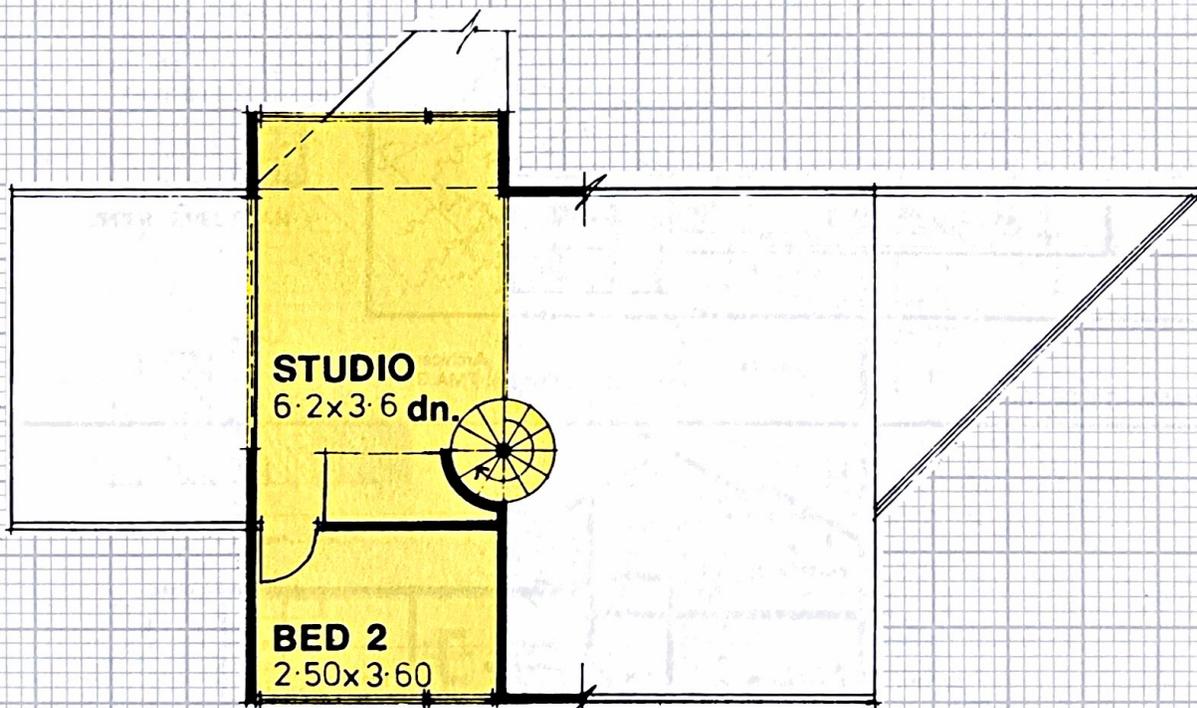
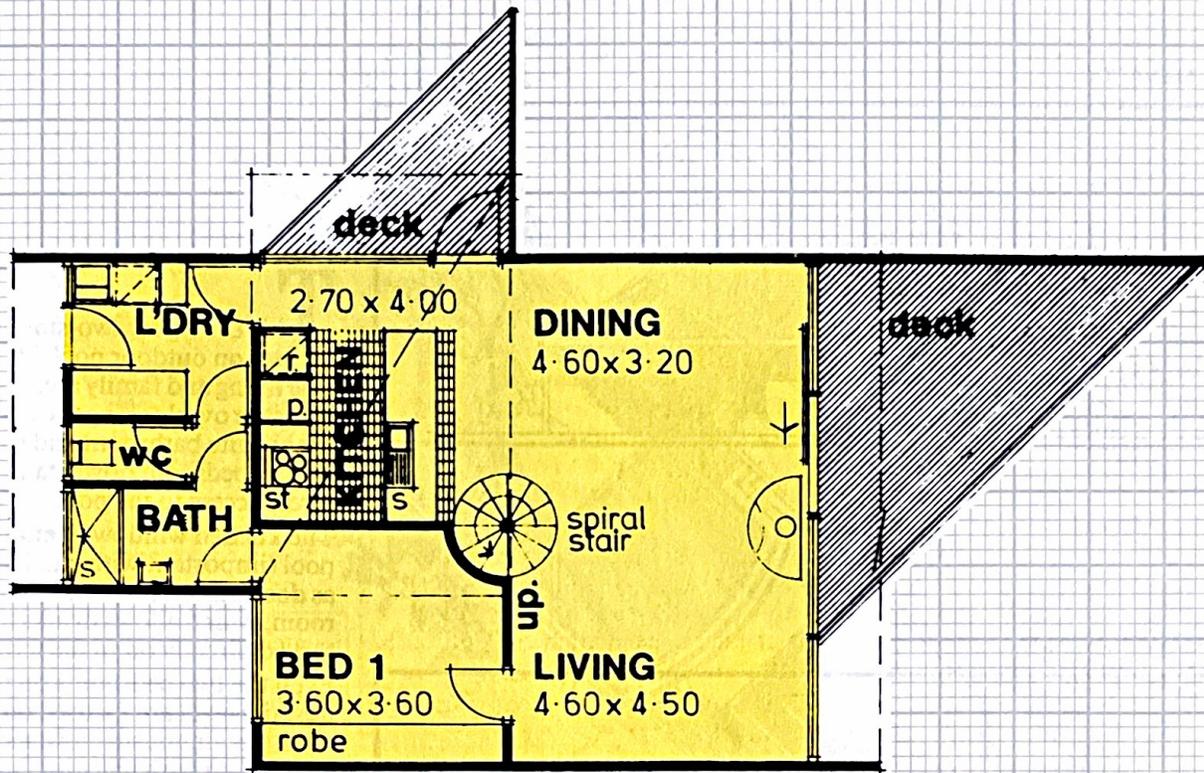
This main deck is protected from the wind (providing you properly do

your homework on local winds) by an extended timber wing wall, which may be clad in either western red cedar or treated pine. Another smaller deck, off to another side, provides an entry to the house and, of course, an alternative location for a peaceful read in the sun.

Obviously this house, with dimensions of 8 x 12 metres, excluding the decking, should be located on the block to make the most of the light and wind breaks, as well as the views. The house area is 121 square metres.

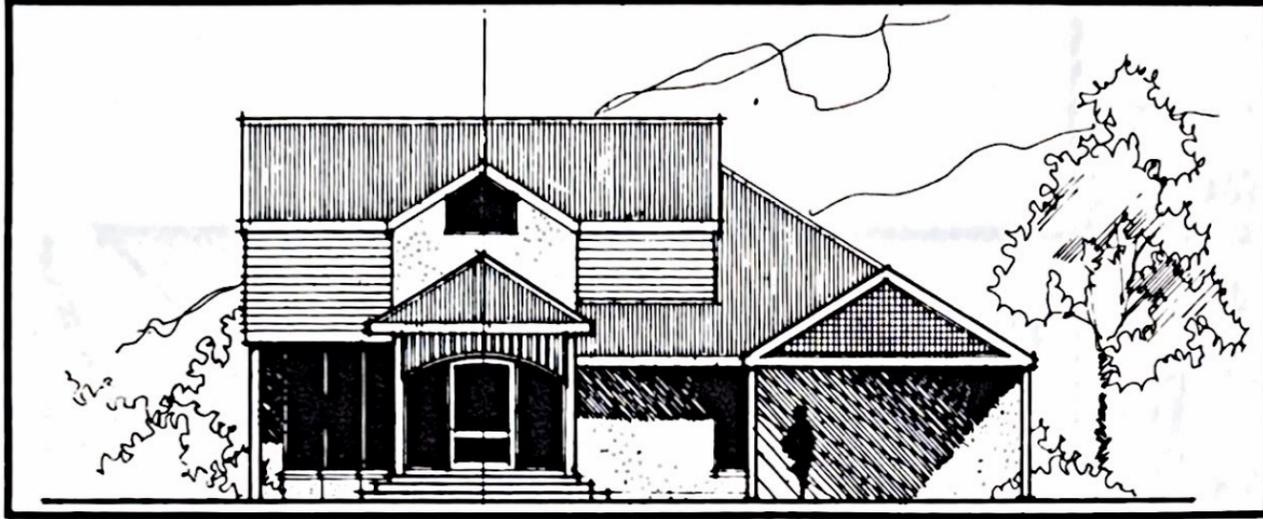


Archicentre ©  
Plan No. T. 3178

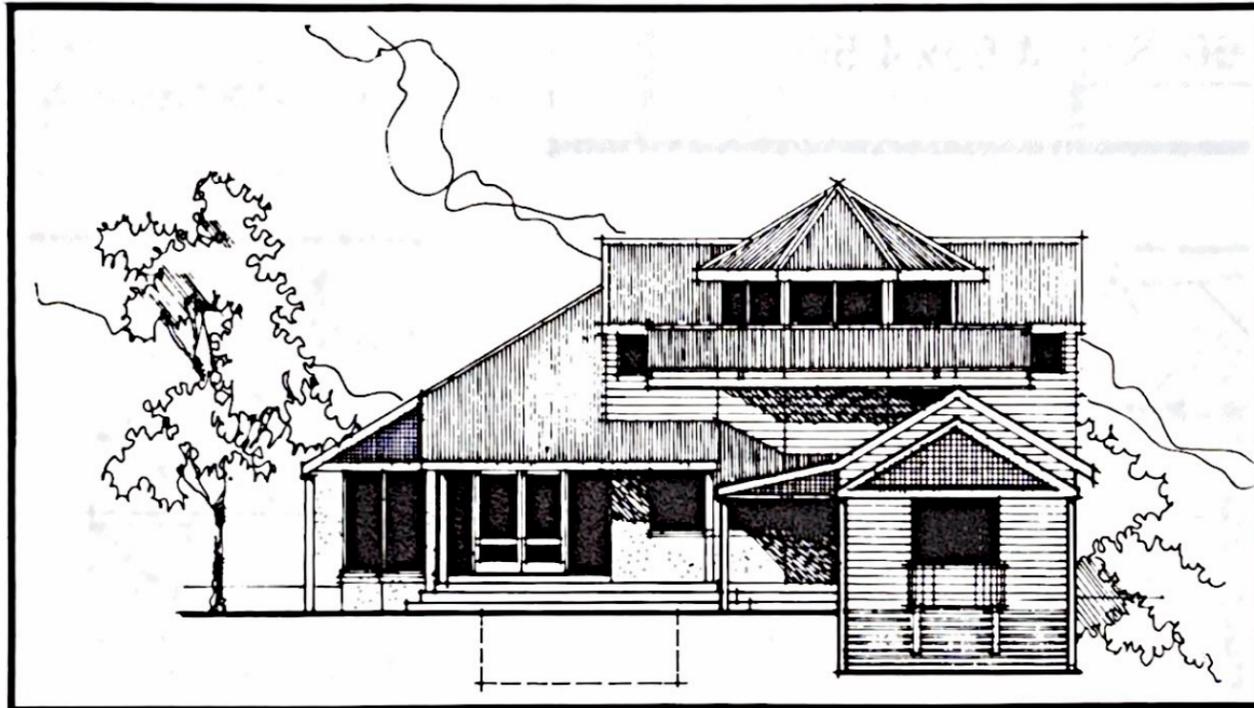


# Focus On Outdoor Lifestyle

FRONT ELEVATION



REAR ELEVATION



**T**his L-shaped, two-storey house focuses on outdoor poolside living. The living and family areas face onto a terrace overlooking the pool, with the ensuite bathroom and spa off the master bedroom downstairs offering direct access to the pool.

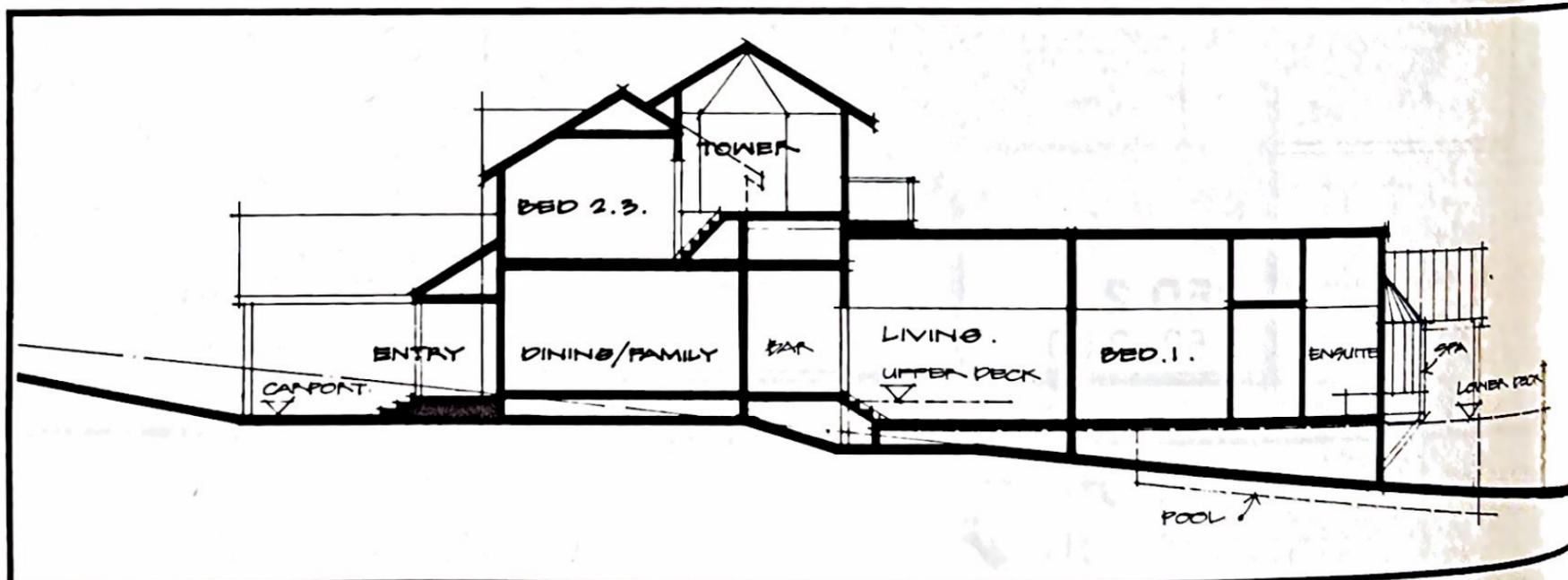
The kitchen window overlooks the pool (important with small children) as does a glassed-in bar off the dining room, which allows drinks to be served directly on to the terrace.

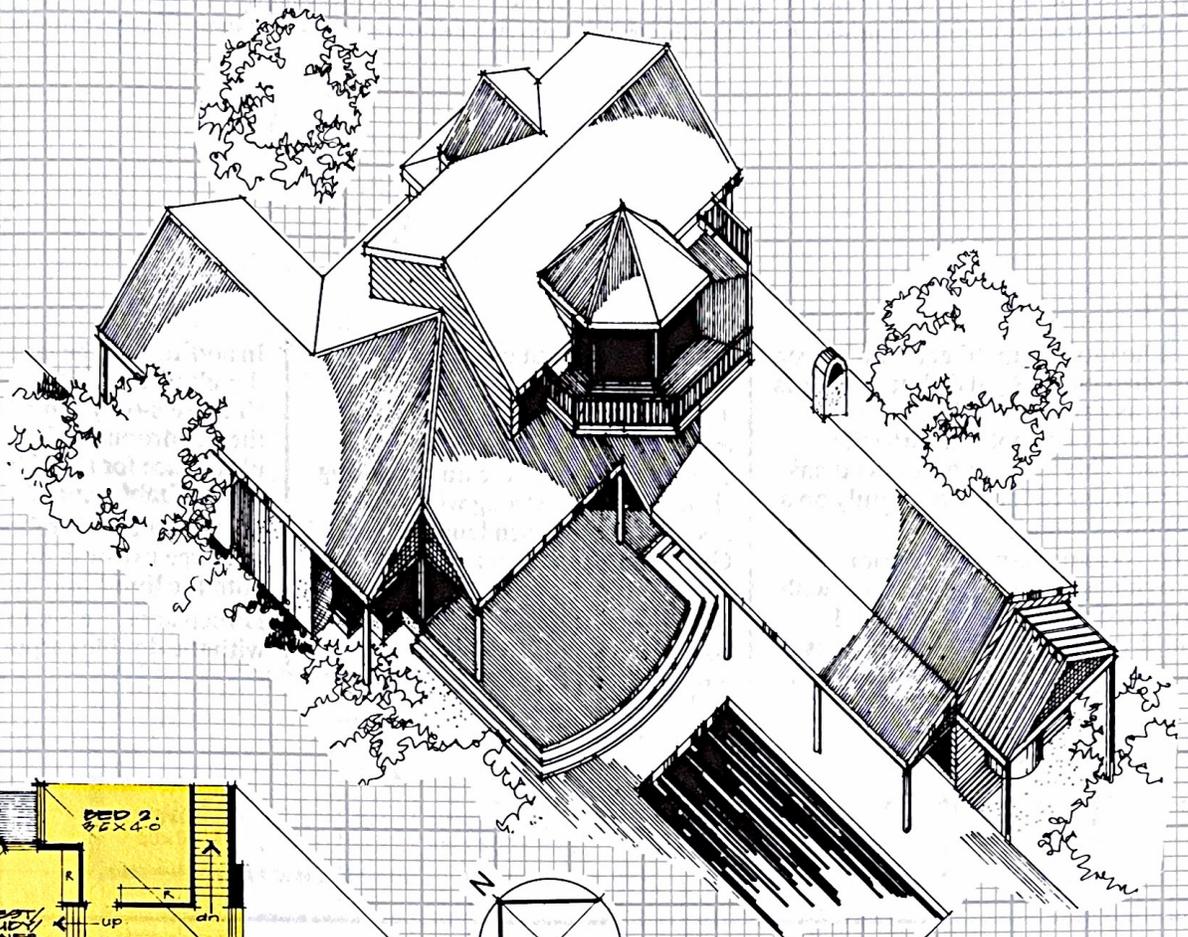
Even the two bedrooms on the upstairs level are focused on the pool, via an unusual tower study or guest room with balcony.

As expected, the house is spacious, with some 236 square metres, excluding the carport. Dimensions are 21.3m x 16.3m without, once again, the carport.

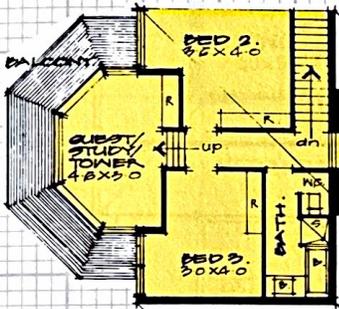
Archicentre •  
Plan No. TMA 37/84

DIAGRAMMATIC SECTION

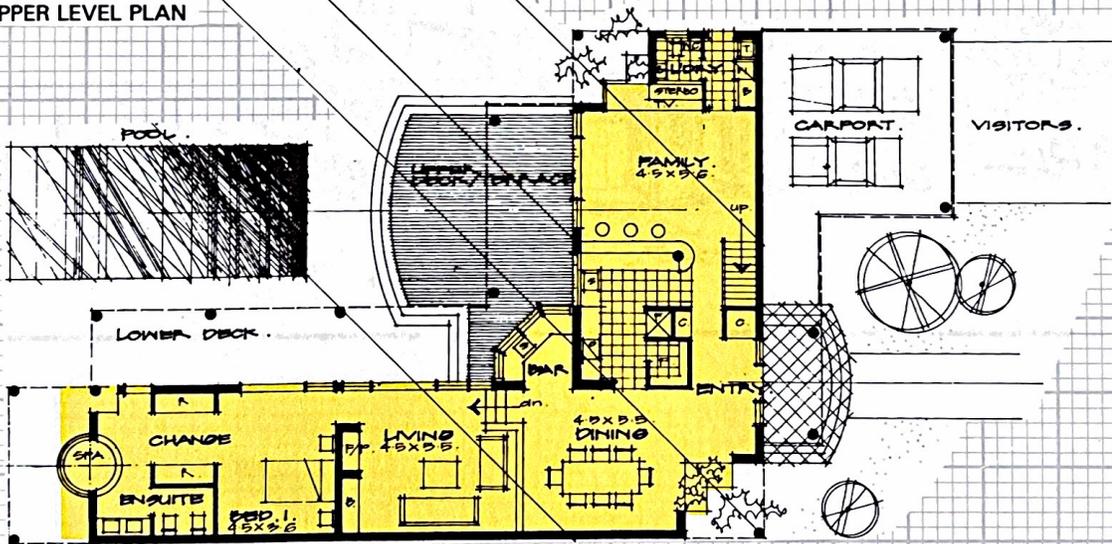




AXONOMETRIC VIEW



UPPER LEVEL PLAN



LOWER LEVEL PLAN

# Made To Order For Country Family

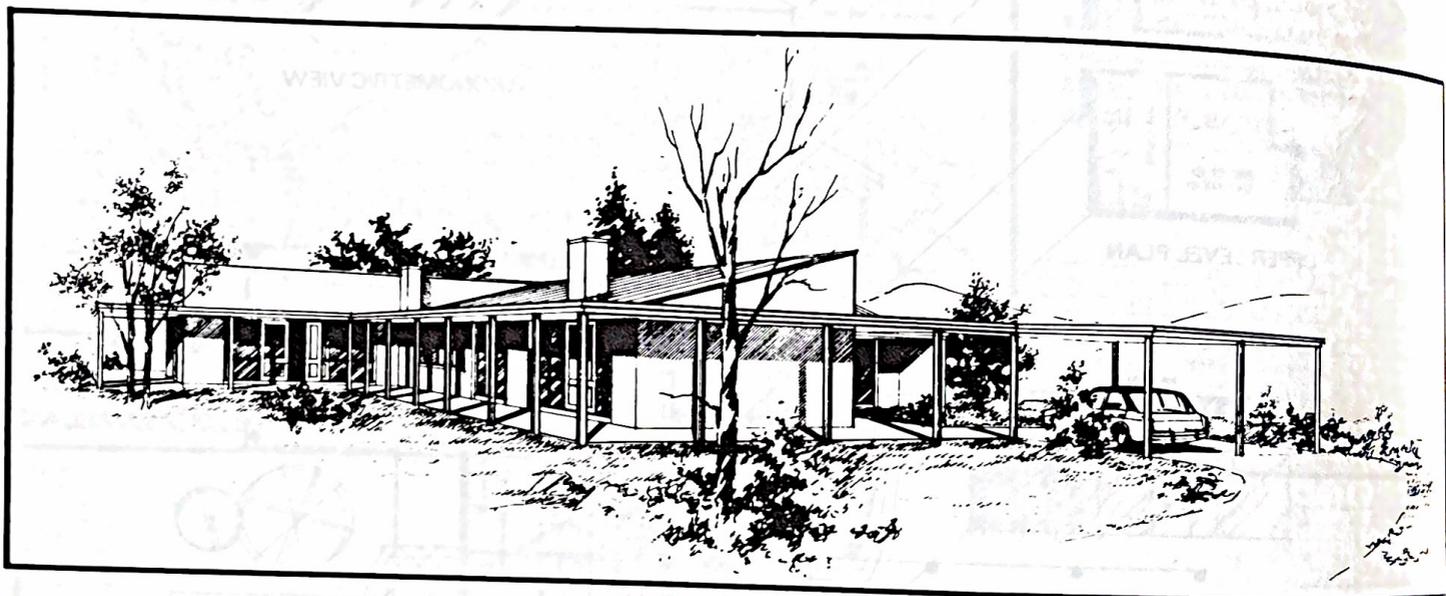
**T**he modern architect is no longer dictated purely by style but by factors such as climatic conditions and the needs of the people building the house. This modern homestead has been designed for a large family on a country property.

The 266-square-metre interior provides generous living space, with the opportunity for parents and children to retreat in their various

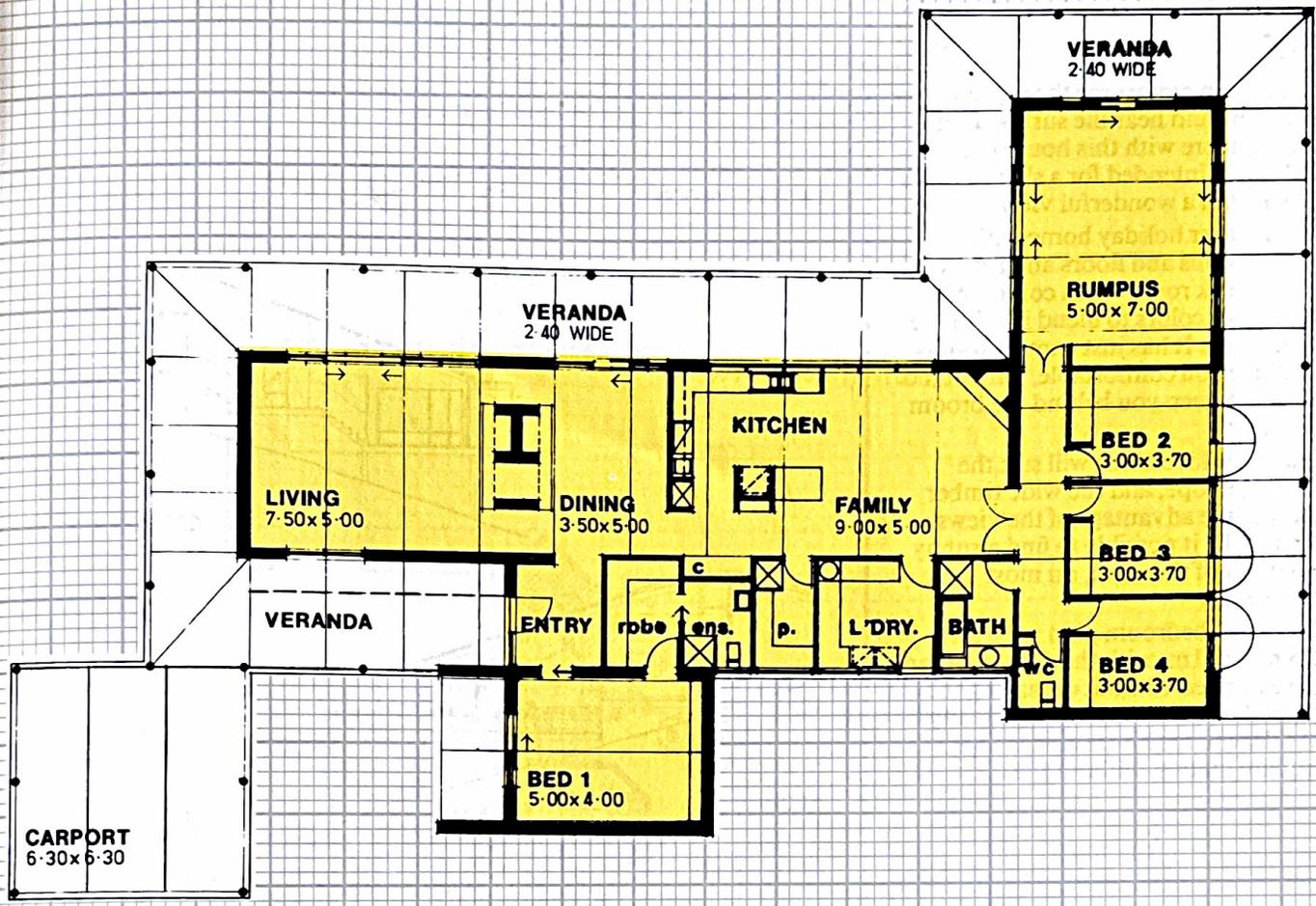
directions without causing a major disturbance.

The irregular shape of the plan creates a series of protected courtyards around the house, giving shelter from the strong winds often associated with open landscapes. Generous water catchment is given by the metal deck roof which extends to wide verandas stretching almost right around the house.

In addition to the large family room, there's what could be called a children's-only rumpus room near their bedrooms, which should be the ideal place for an early morning game of table tennis! On the other side of the house, there is a large two-way fireplace, serving both the living and dining areas. Dimensions are 34.5 x 23.5 metres with the double carport.



Archicentre  
Plan No. V 507



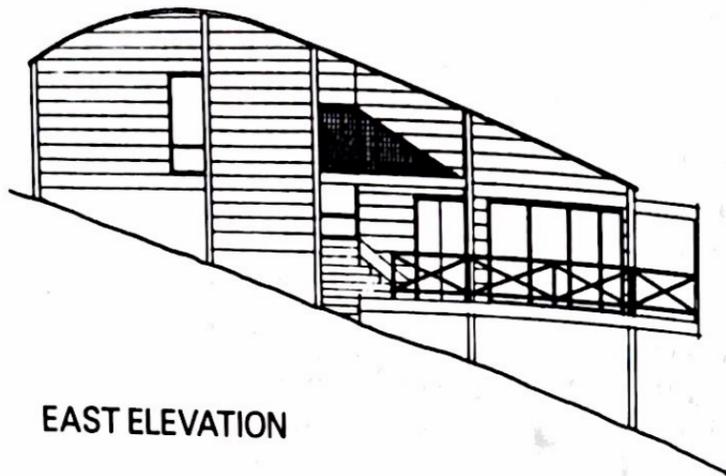
# Rooms With A View

**Y**ou can almost see the rugged coastline and hear the surf pounding on the shore with this house plan, definitely intended for a sloping block with a wonderful view.

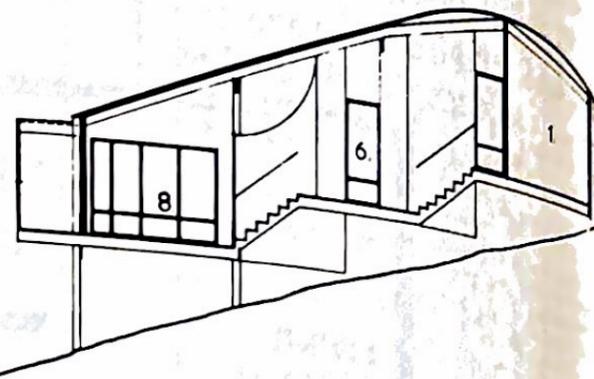
It's another holiday home with timber walls and floors and a curved metal deck roof, which comes in a variety of colors to blend in with the landscape. It has just enough rooms to make you comfortable, but not too many to keep you behind the broom all day.

The split-level floor will suit the average slope, and the wide timber decks take advantage of the views and make it possible to find a sunny spot out of the wind, on most occasions.

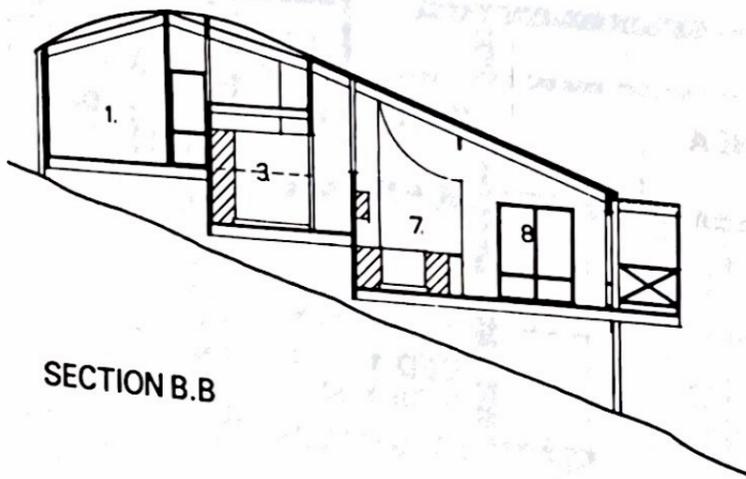
This two-bedroom plan measures 15.6m x 11m, with the deck, and can be extended without damaging the overall appearance of the property. As drawn, the house area is 96.9 square metres, without the deck.



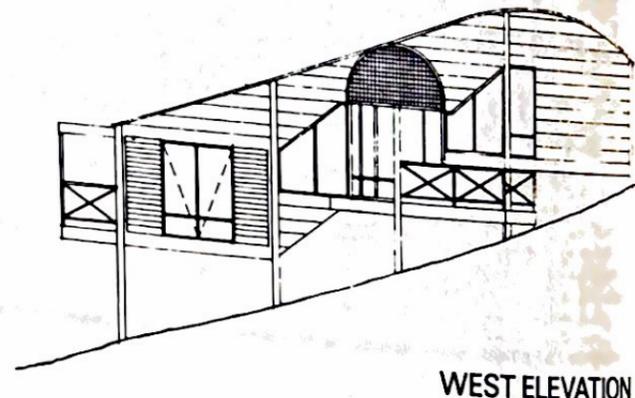
EAST ELEVATION



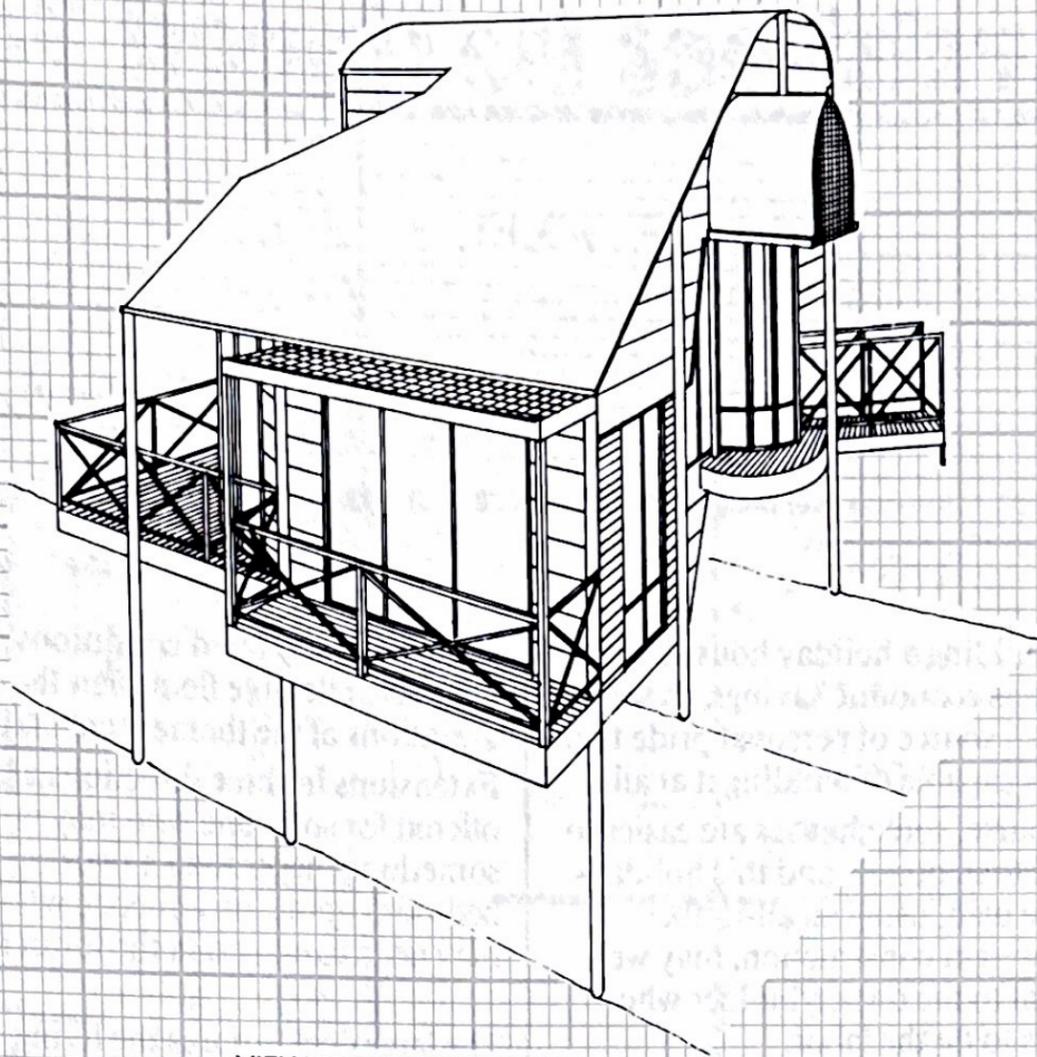
SECTION A.A



SECTION B.B



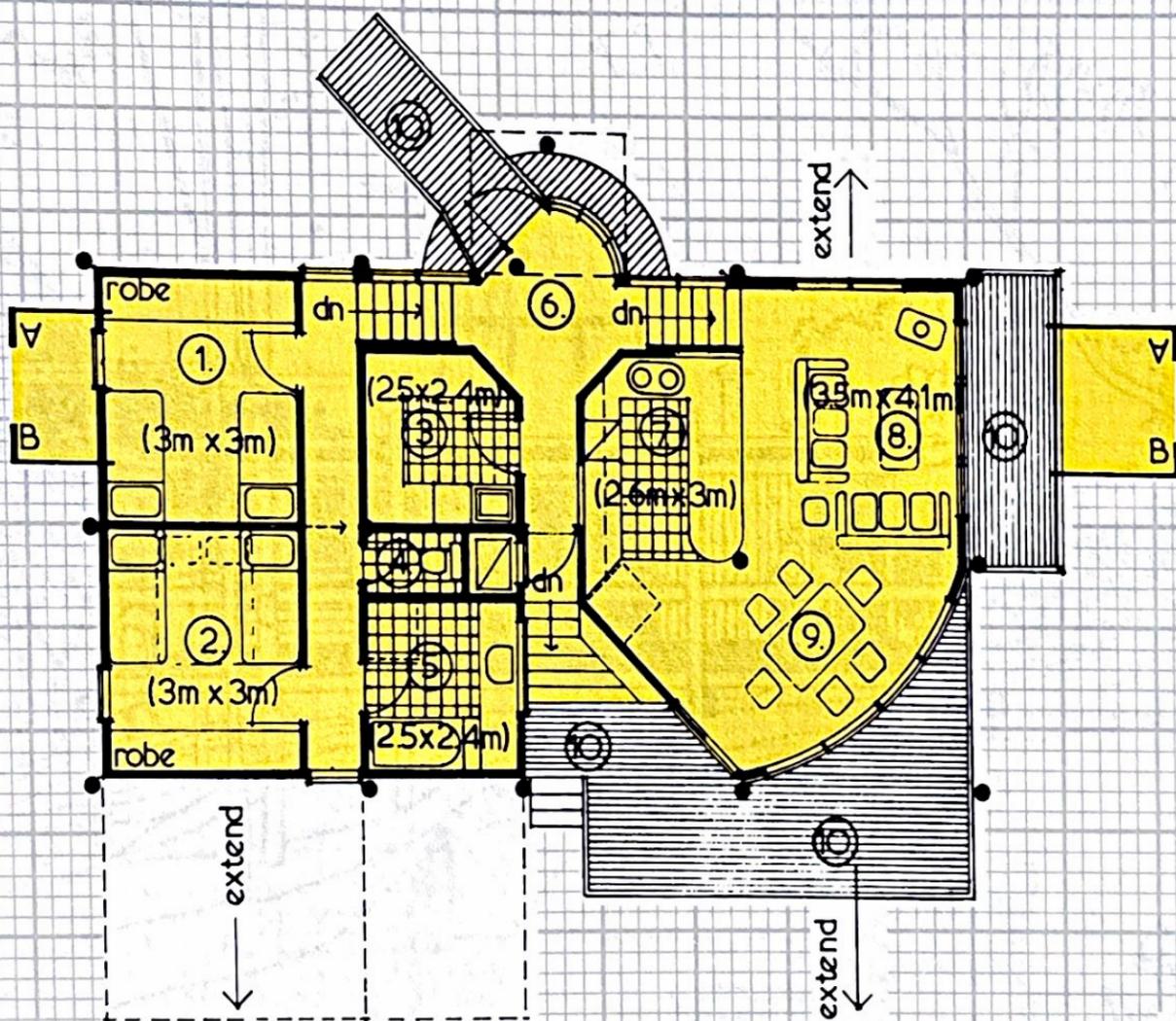
WEST ELEVATION



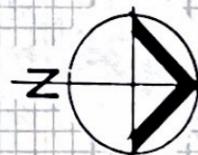
VIEW FROM NORTH WEST

LEGEND.

- 1. Bed 1
- 2. Bed 2
- 3. Laundry
- 4. W.C.
- 5. Bathroom
- 6. Foyer
- 7. Kitchen
- 8. Living
- 9. Dining
- 10. Deck



FLOOR PLAN



# Architect Designed For DIY Market

**B**uilding a holiday house boasts obvious economic savings, as well as being a source of personal pride that one is capable of building it at all. Of course, some houses are easier to build than others, and this holiday-house plan, using an all-timber lightweight construction, may well appeal to the owner/builder who wants to do the labor.

The compact plan uses pole construction on a 3.5-metre grid to

span uneven ground conditions, and has such a flexible floor plan that the variations of the theme seem endless.

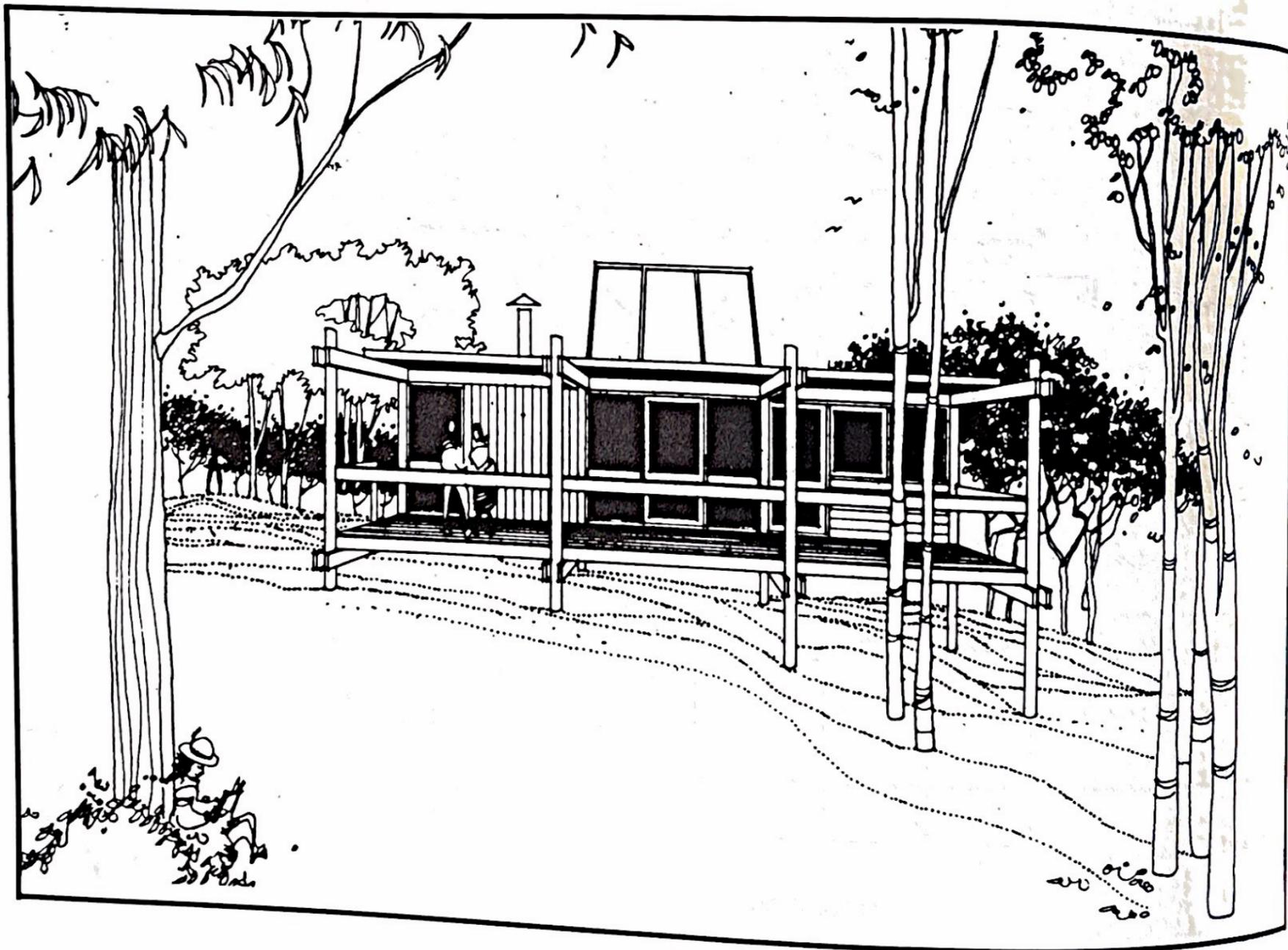
Extensions in three directions are offered for someone who may want something bigger than a two-bedroom home, or someone who may need to extend in the future.

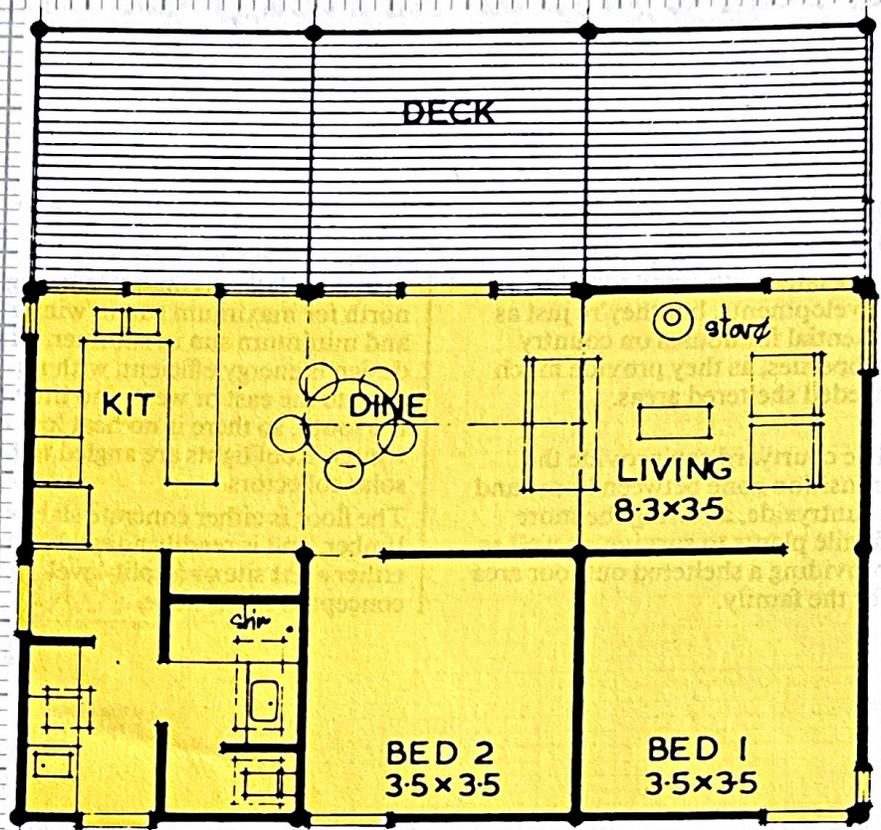
The large deck adjoins the living area, providing an extension indoor/outdoor entertaining area, as

well as a lovely sun trap for those who truly laze around on their holidays.

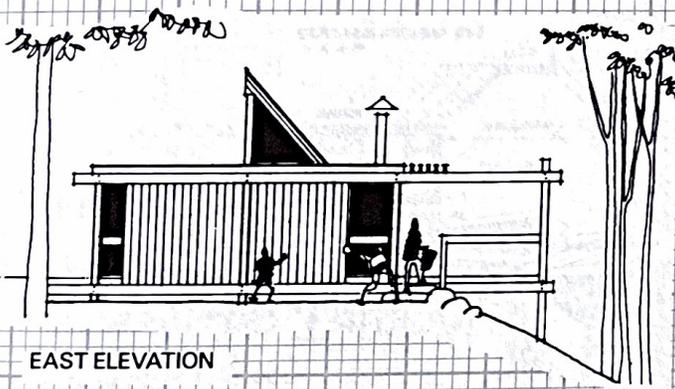
A skylight in the centre of the house not only lights up the interior but gives a perfect location to mount solar collectors.

The overall dimensions of this holiday home are 11 x 11 metres, including the deck, with the total area being 85 square metres, without the deck.

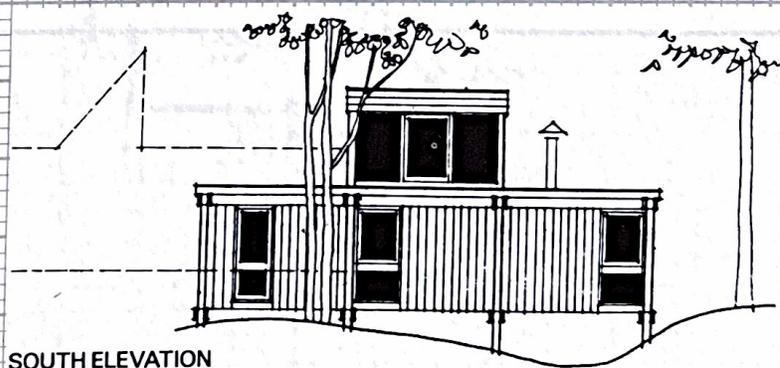




FLOOR PLAN



EAST ELEVATION



SOUTH ELEVATION

# Courtyard Living Brings Rewards

**C**ourtyard design may be associated with small townhouse developments, but they're just as essential for houses on country properties, as they provide much needed sheltered areas.

The courtyard can provide the transition zone between home and countryside, allowing the more fragile plants to survive, as well as providing a sheltered outdoor area for the family.

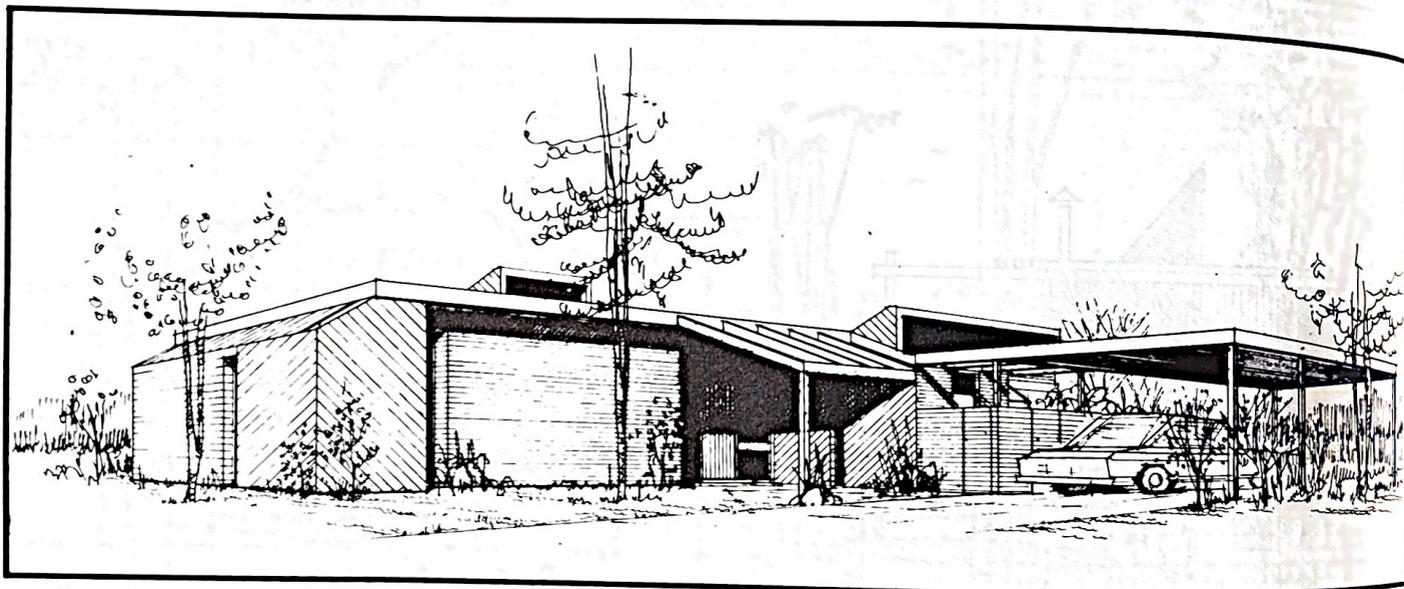
In this plan the architect has designed all the living areas facing north for maximum sun in winter and minimum sun in summer. The design is energy efficient, with no glass to the east or west, and little to the south, so there is no heat loss in winter. Roof lights are angled to take solar collectors.

The floor is either concrete slab or timber, and is readily adaptable to either a flat site or a split-level concept to suit a slope.

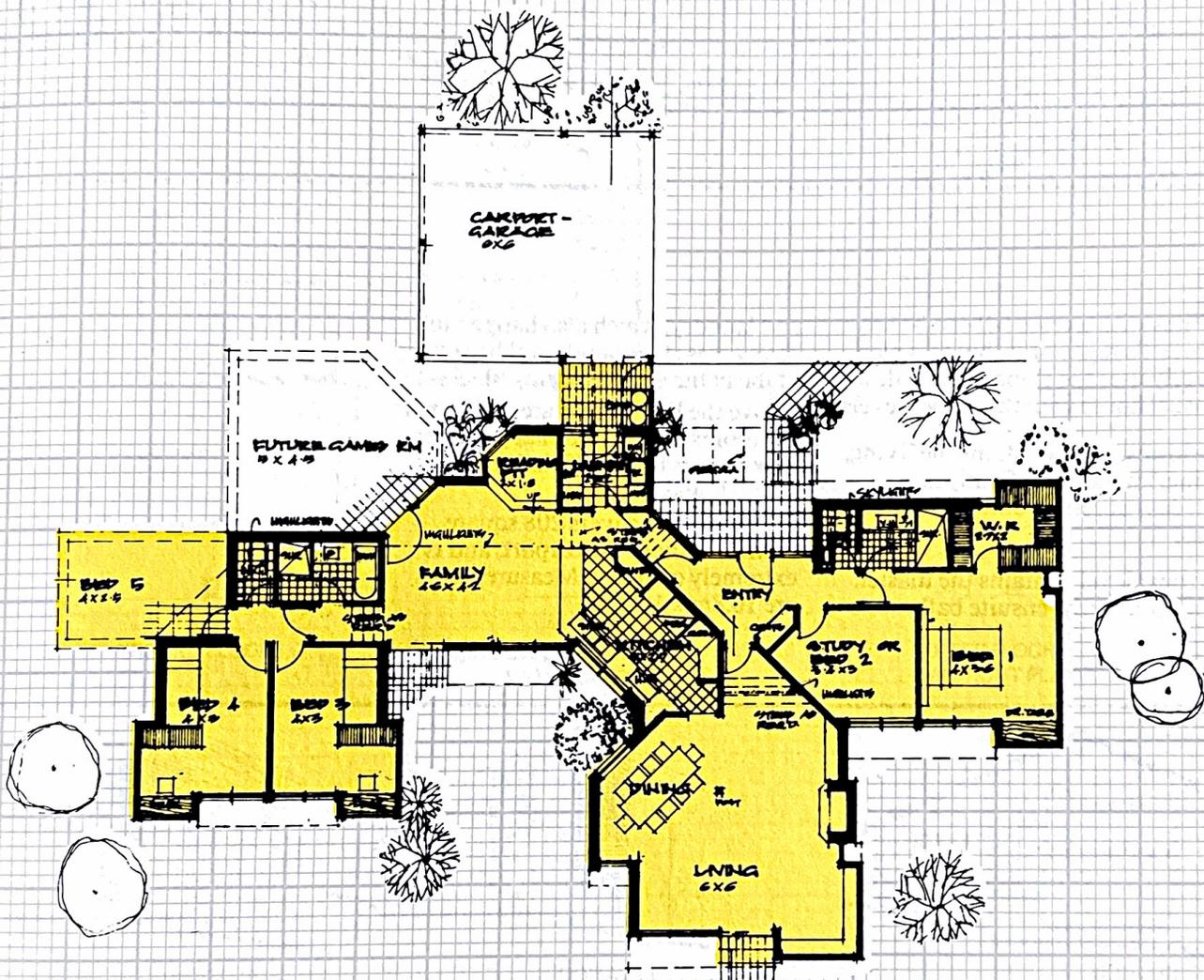
The axis of the house is the kitchen, with the children's rooms and family area to one side and the master bedroom, with ensuite bathroom and walk-in wardrobe, to the other.

The children's area, which does have a separate entrance, could easily serve as a granny flat.

The overall size is 168 square metres without the carport. The measurements are 24m x 14.5m.

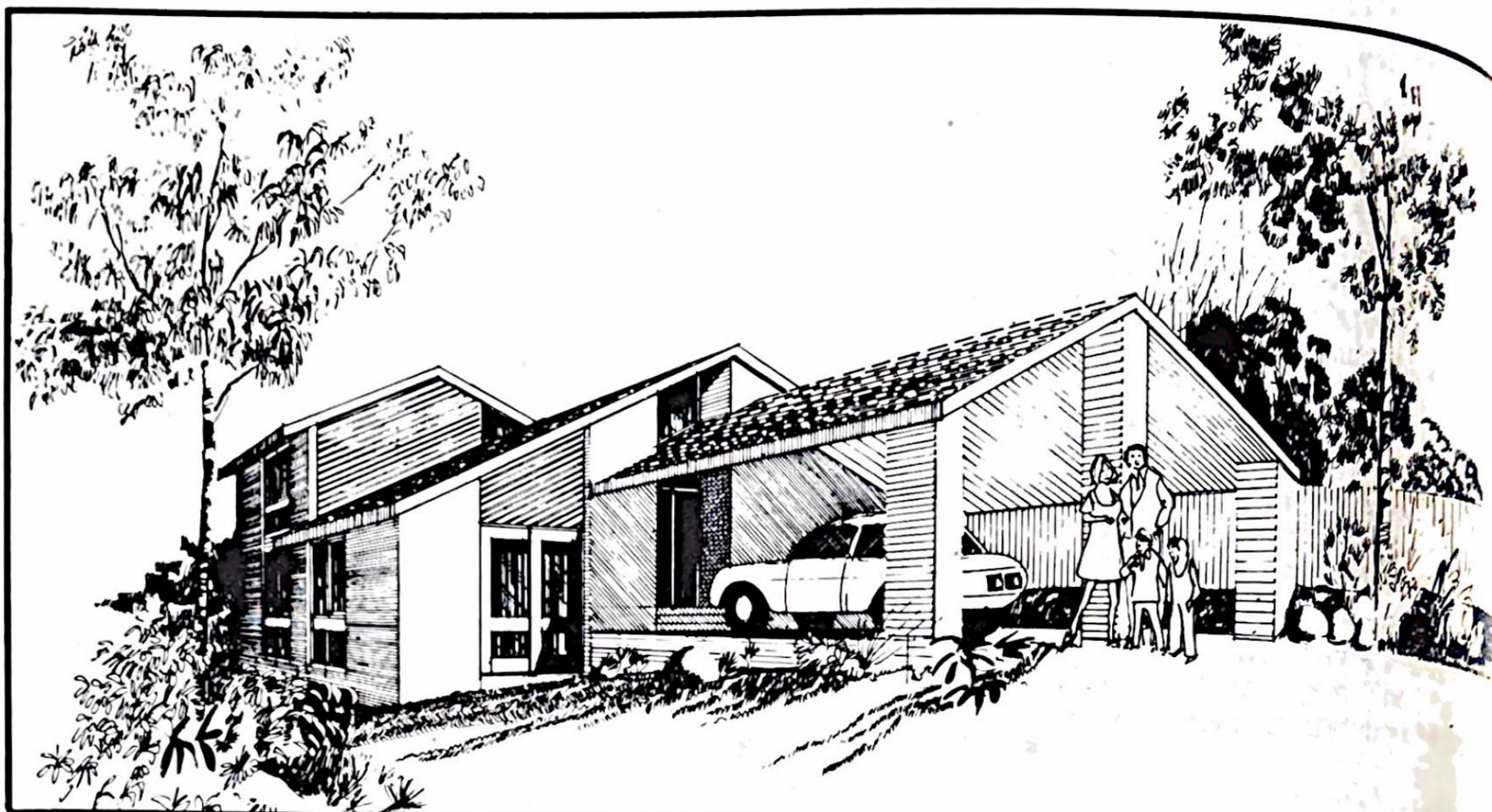


Archicentre e  
Plan No. TMA 2/82



FLOOR PLAN

# Good Design For Tricky Block



**S**ites with a cross fall can be an architect's nightmare, but this plan cleverly uses the slope to provide an unusual house with three floor levels.

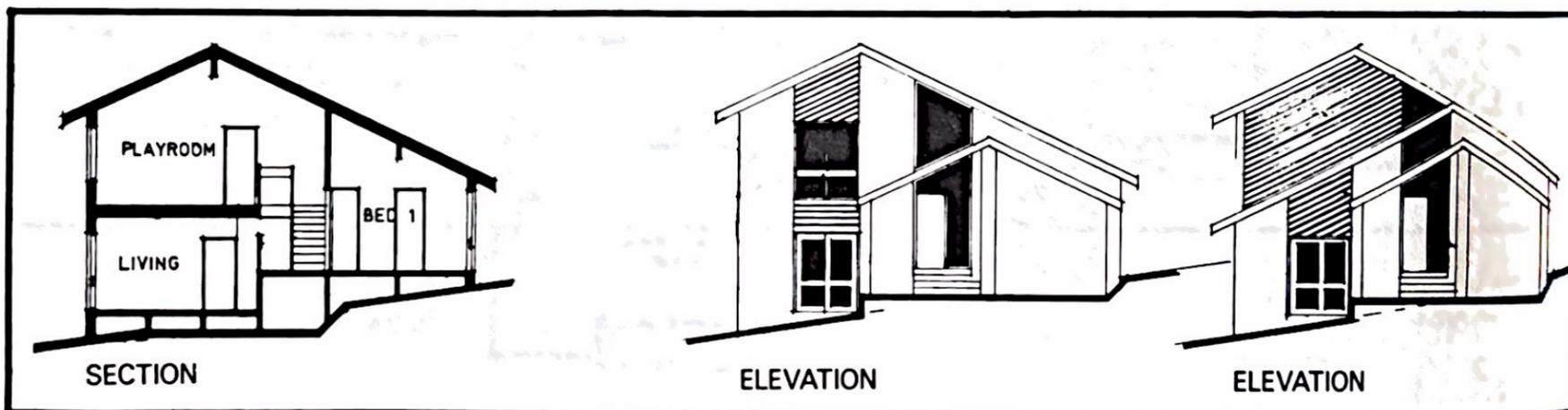
The lowest level contains the living, dining, kitchen and family areas, with easy access to outdoor living areas.

The next level contains the master bedroom, study, ensuite bathroom

and laundry, which also happen to have access to ground level because of the nature of the sloping block.

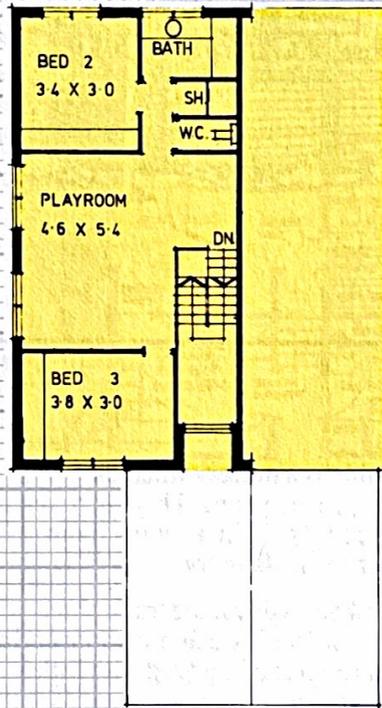
Above the living areas are children's bedrooms and an optional play area, making this house officially a two-storey home.

The floor plan covers 208 square metres, without the carport, and is extremely compact. Measurements are 10.8m x 16.2m.

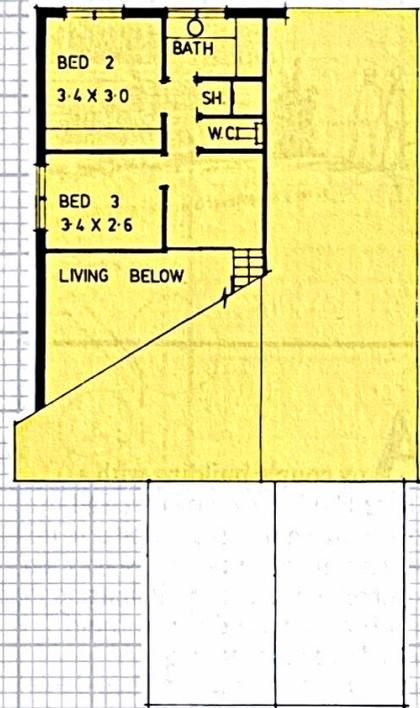




GROUND FLOOR

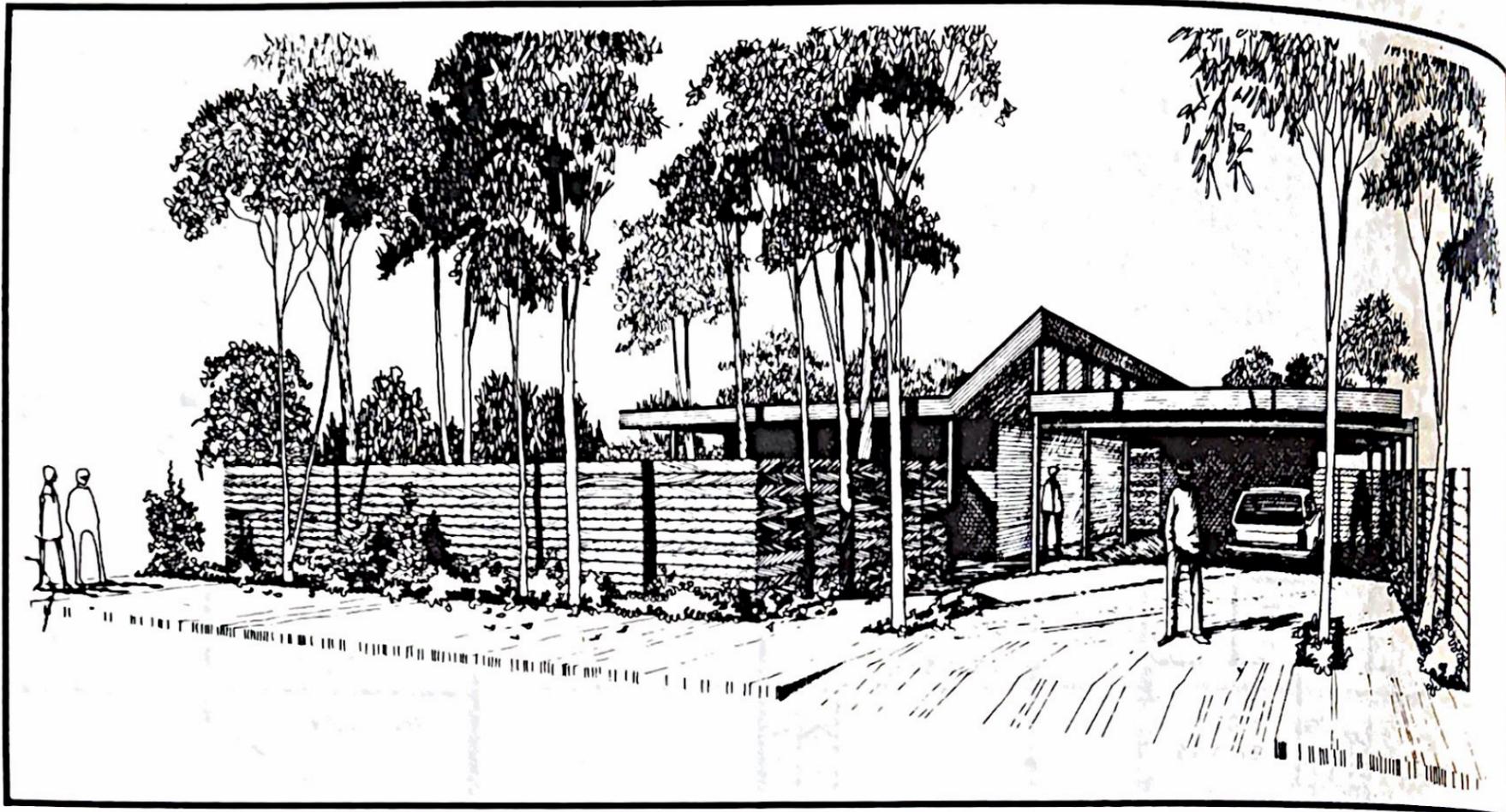


UPPER FLOOR WITH PLAYROOM



UPPER FLOOR WITHOUT PLAYROOM

# House Built In Easy Stages



**A**ny couple building with a limited budget would be well advised to look at a house plan similar to this, which can be built in two stages. The front section can be built first and the rear bedrooms and family room added at a later stage, to accommodate children when the need arises.

The first stage includes the master bedroom with ensuite bathroom and built-in robes, and a study which can

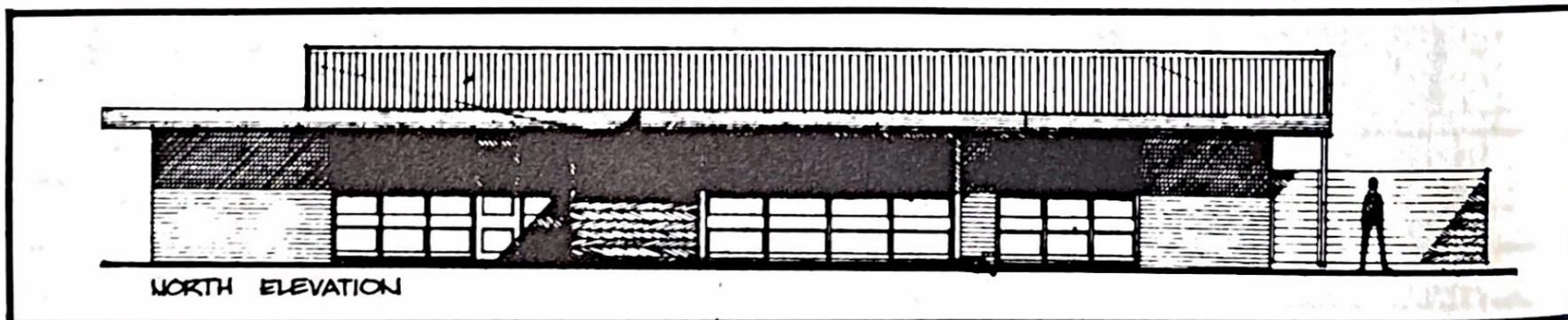
double as a nursery when the children are young. Then there is a large living room, a dining room, kitchen and laundry.

A few years down the track, three other bedrooms, a family room and a bathroom can be added with little fuss and inconvenience to those living in the existing part of the house.

In the complete plan, the family

room, kitchen and living room are linked to an outdoor living area on the north of the block. All these rooms are shaded by one-metre eaves, to allow the house to be warmed by winter sun but be protected from the hot summer sun.

When the two stages are built, the total area of the house comes to 173 square metres, without the carport. Dimensions are 14m x 24m.





# Homestead With A Difference

**T**his unusual L-shaped homestead plan lends itself to imaginative landscape design. The courtyard, created by the projecting rumpus room, would act as a natural windbreak for sheltered outdoor living, with access to both the family and dining areas.

More than this, the floor plan of the 230-square-metre homestead is designed to give maximum living

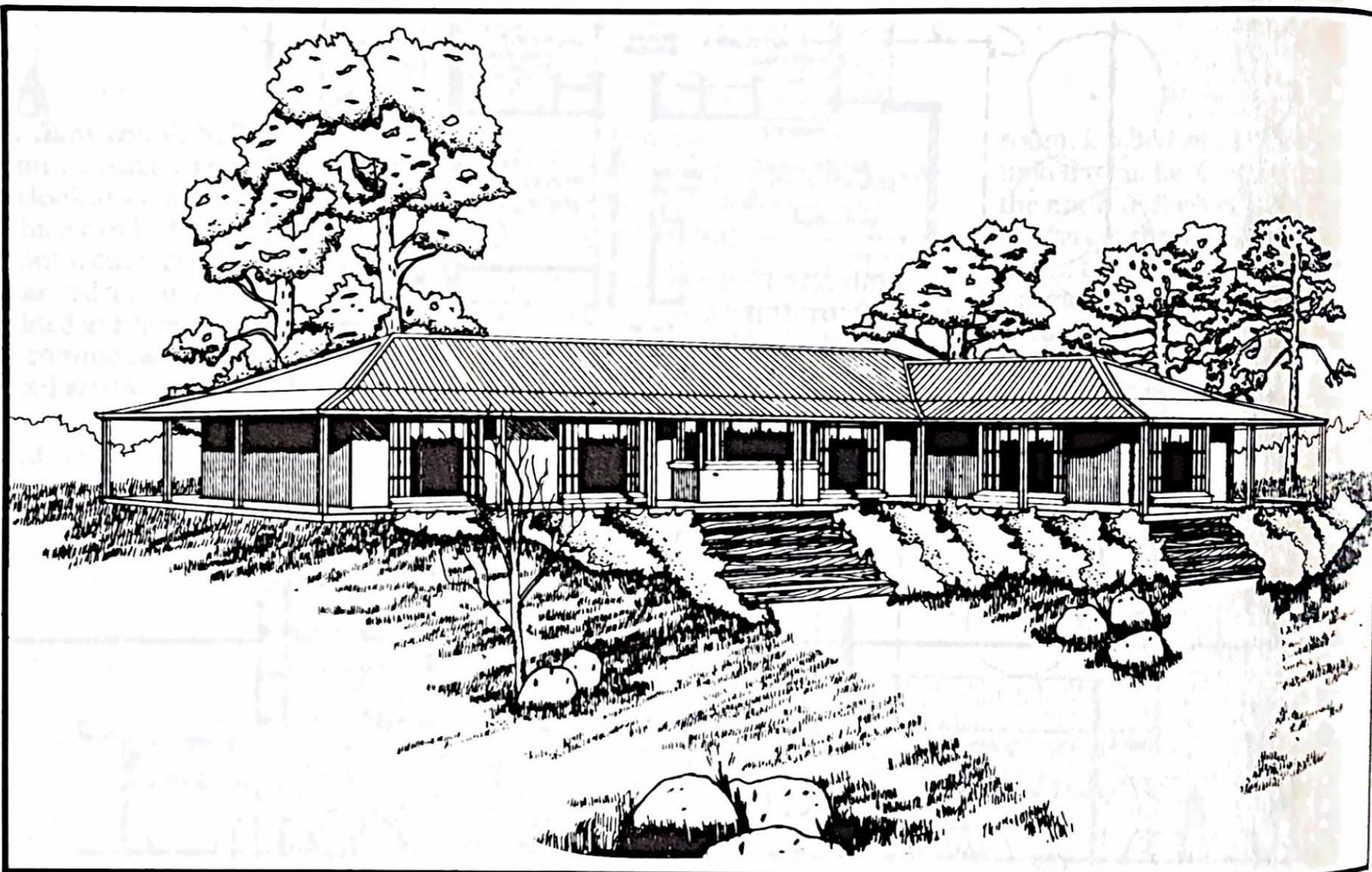
space by eliminating often wasteful corridors. The central entry area flows into the lounge and dining area on one side, and into the family room on the other. When entertaining large numbers of people this can serve as one big room.

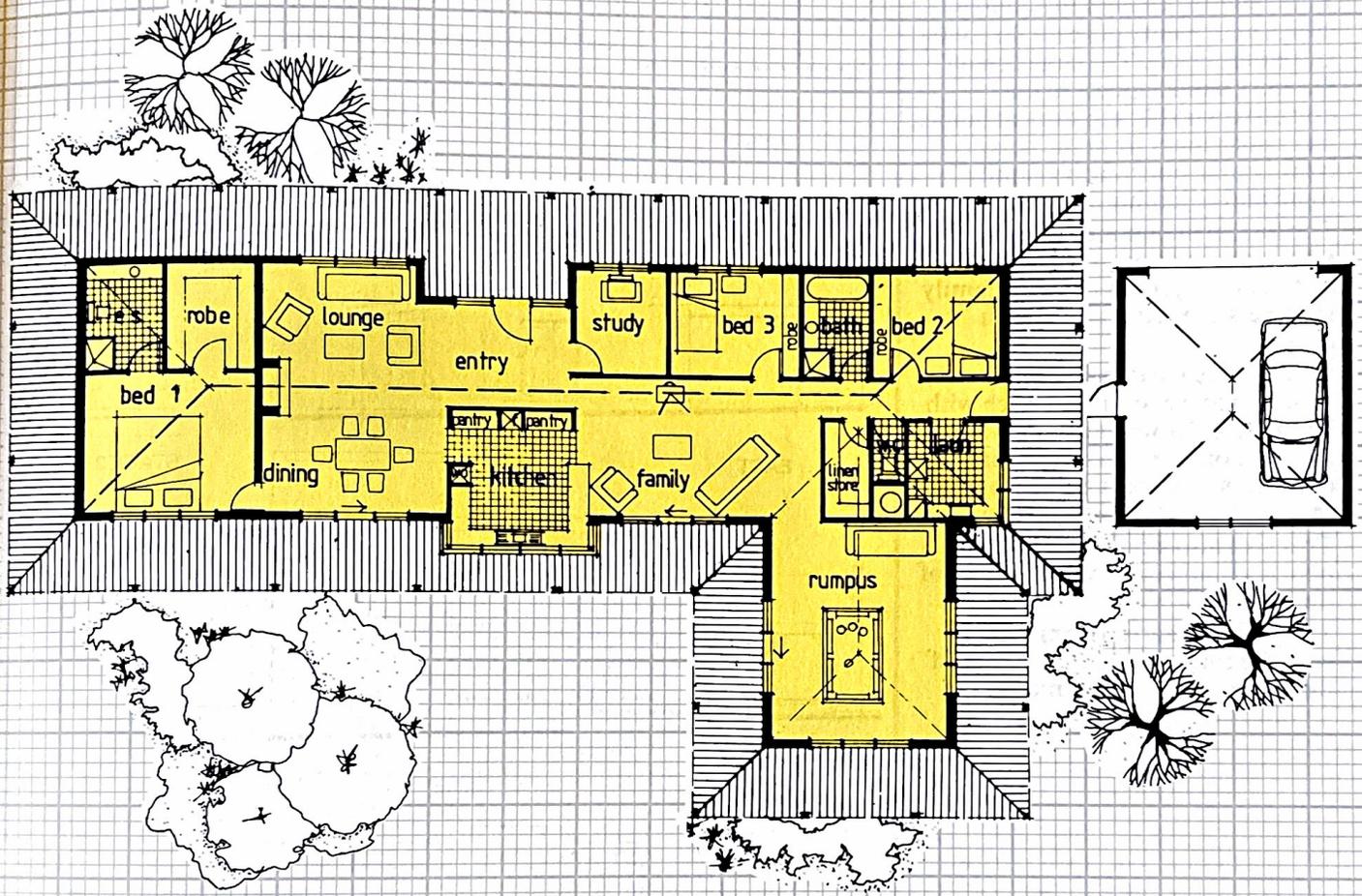
The bedrooms are located on either side of this living zone, with the master bedroom, walk-in robes and ensuite bathroom off the more formal living area, and the other two

bedrooms next to a bathroom and laundry off the family room.

True to Australian tradition, a veranda with a bell-hip roof runs around this home, with many full-length windows leading on to it.

The dimensions of this homestead are 30m by 17.5m, including the veranda, and it is suggested that, if a carport is built, it should be located beside the laundry.





FLOOR PLAN

# Home That Has It All

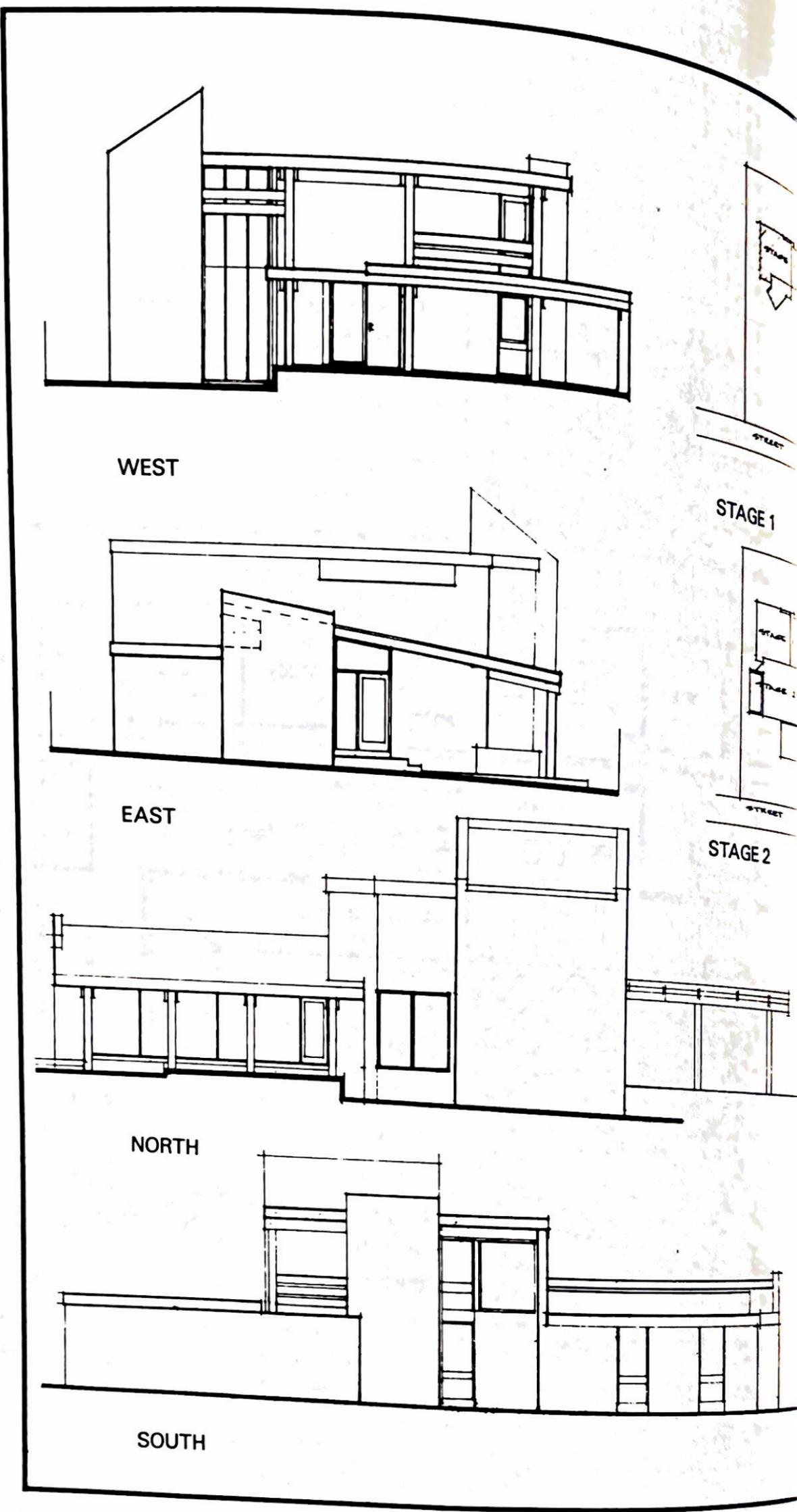
**A** stylish, modern two-storey design with plenty of space for living and entertaining. The large den off the entry would appeal to the executive who likes to work at home, far enough away from the noisy crowd in the north-facing family room and adjoining terrace.

The formal lounge area is also separate providing, in all, three distinct living zones to which family members can retreat from each other.

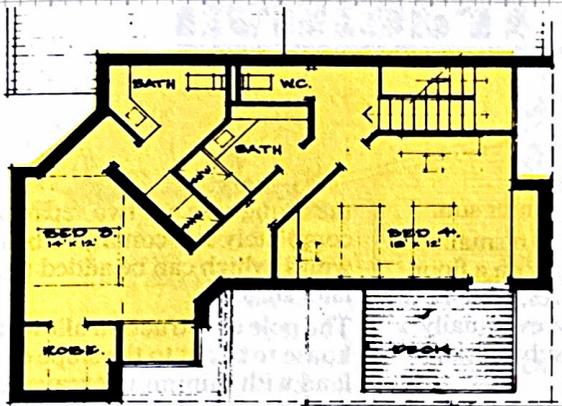
Upstairs is shared by a master bedroom and guest room, each with bathrooms. Downstairs, off the family room are two substantial children's bedrooms, separate shower, separate toilet and laundry.

This area also would be handy to a pool and barbecue area at the rear of the block.

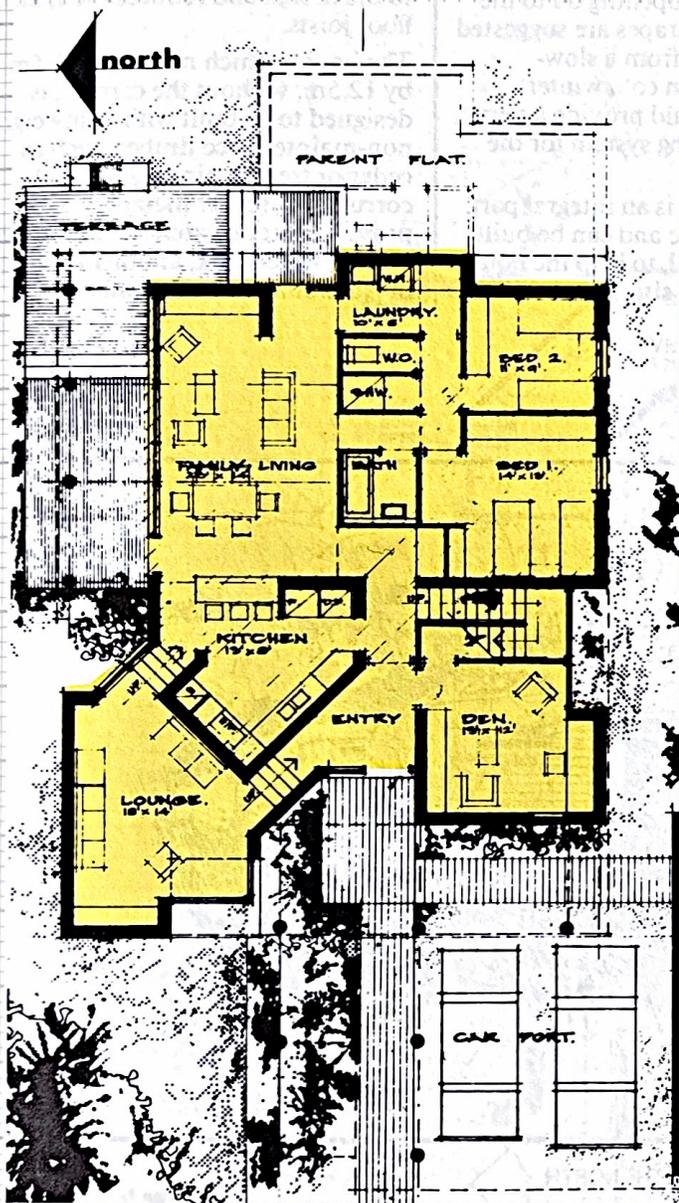
The plan measures 13.5m x 24m, with the carport, and the interior of the house is 251 square metres.



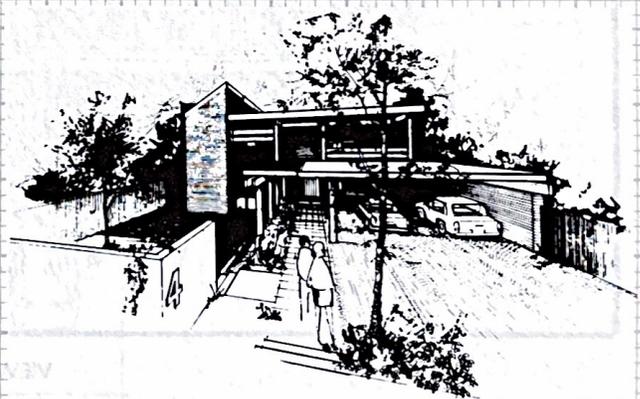
Archicen  
Plan No. V



FIRST FLOOR



GROUND FLOOR PLAN



# Best Of Australian Tradition

**V**erandas have become a tradition in Australian homes for very practical reasons. A wide veranda is an asset to any house, giving a sheltered extension of the living areas and providing a shady retreat from the midday sun or a tranquil spot to sit and catch the breeze on a hot night.

A good example of a functional veranda is shown in this house plan which features one three metres wide in a semi-octagonal shape, to take advantage of the 180-degree view often available on elevated sites.

In warm climates, insect screens could be used to enclose the veranda, turning it into a protected outdoor living space or, in colder climates, sliding glass panels could be

substituted to trap the winter sun.

The design is intended as a small home or holiday home, with a floor area of 130 square metres, which can be built in two stages or eventually extended to become a substantial family home.

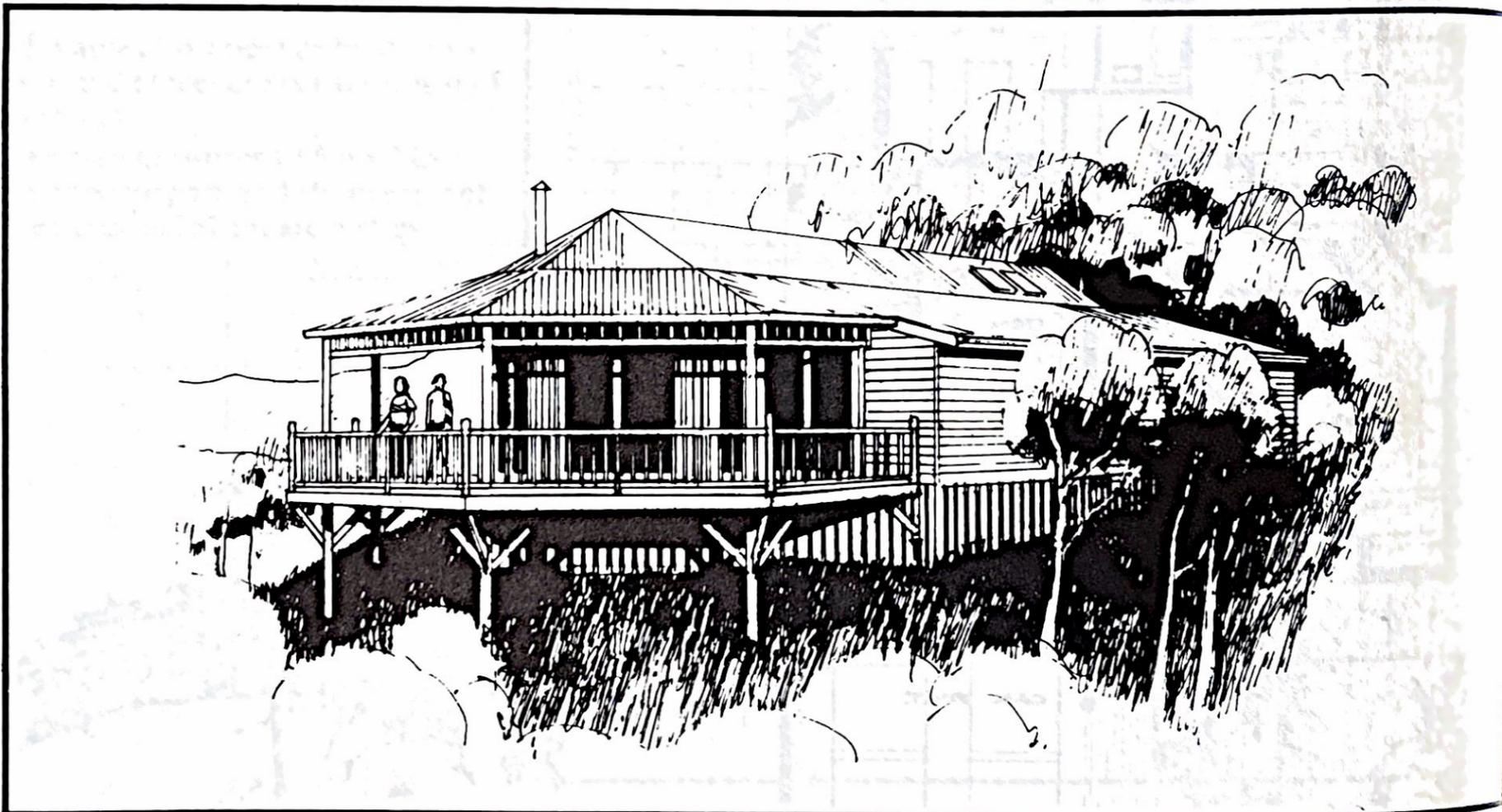
The plan evolves around a central living space surrounded by windows and glazed doors opening on to the veranda. Heavy drapes are suggested to retain the heat from a slow-combustion fire on cold winter nights, which would provide a very economical heating system for the entire house.

The open kitchen is an integral part of this living space and can be built on a different level, to help the house adapt to a sloping site. Either side of

the living area are two separate and completely self-contained bedrooms, which can be added to at a later stage.

The pole construction allows the house to adapt to the slope of the land with minimum excavation, and the addition of exposed bracing beneath the veranda adds character to the design and reduces the span of floor joists.

The house, which measures 15.5m by 12.5m, without the carport, is designed to be built with lightweight non-maintenance timber, such as cedar or treated pine cladding. A corrugated iron or metal deck roof provides a good catchment area for storage water tank, another tradition in Australia's country homes.



VIEW FROM THE NORTH

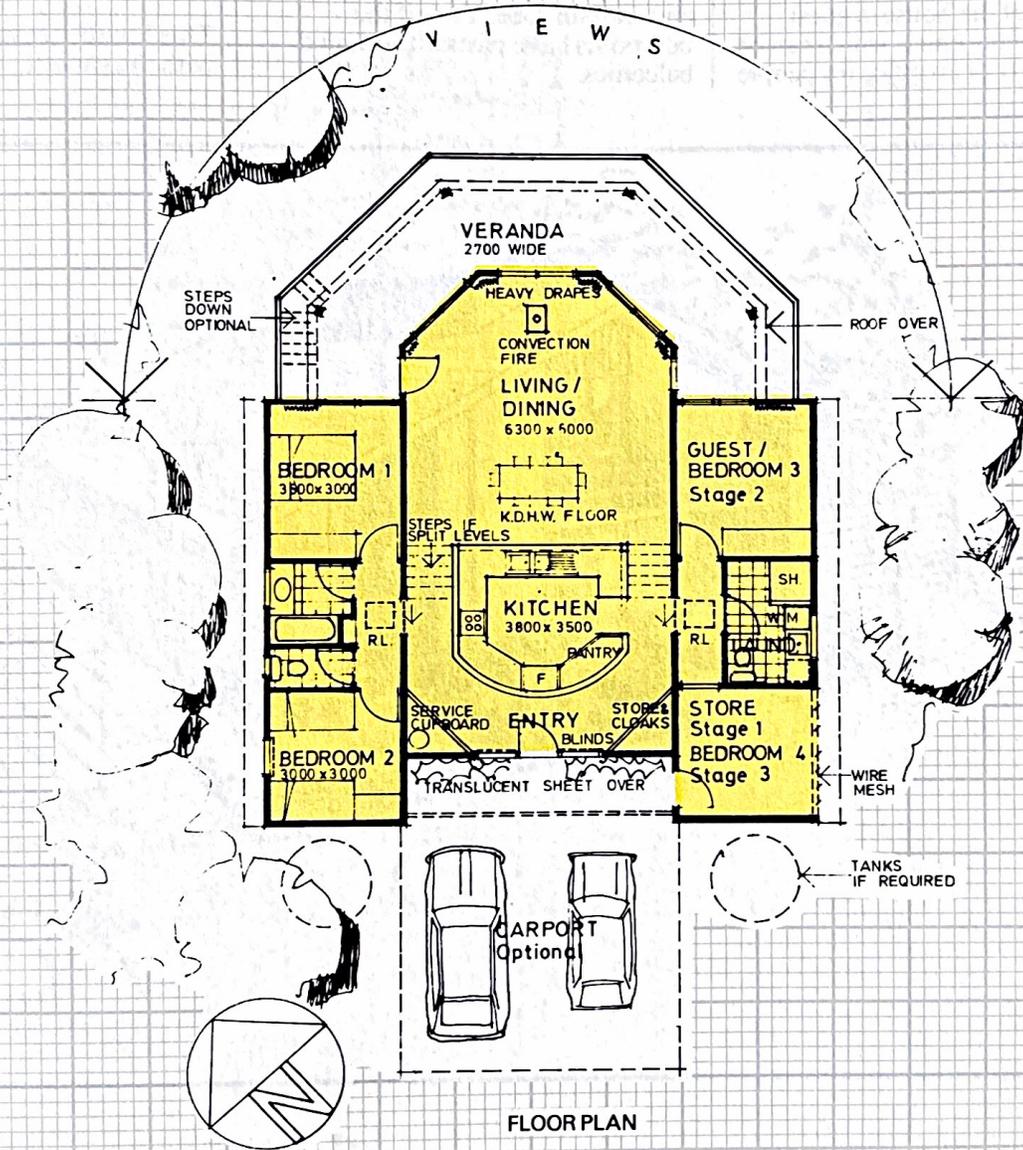
Archicentre  
Plan No. TMA 131/83



SOLAR COLLECTORS  
FOR HOT WATER

STAINED FINISH  
TOUNGED & GROOVED  
VERTICAL CLADDING &  
BEVEL SIDING

ENTRY ELEVATION



# Making The Most Of Upstairs

**I**n this two-storey design, all the bedrooms are tucked into the roof space, leaving the ground floor free for a large family and living area with a rumpus room big enough to accommodate a billiard table.

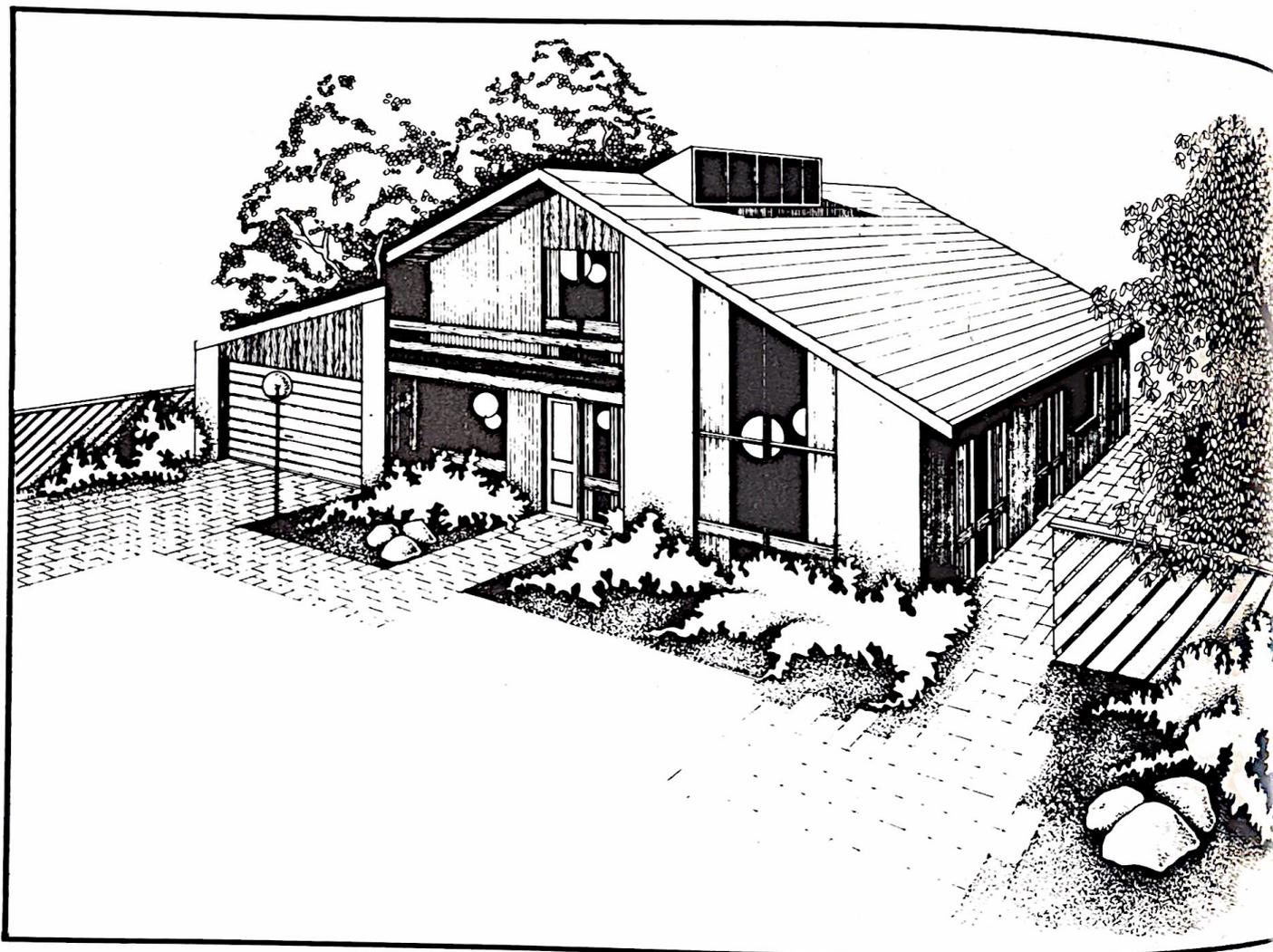
At the front of the house, a guest room runs off the entry, which can be used as a study or an office for people

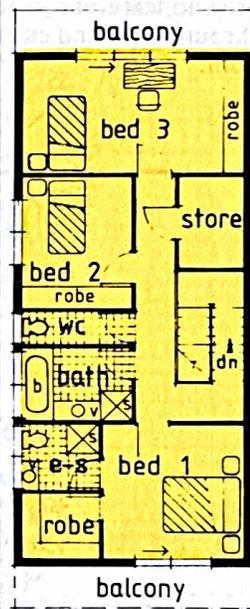
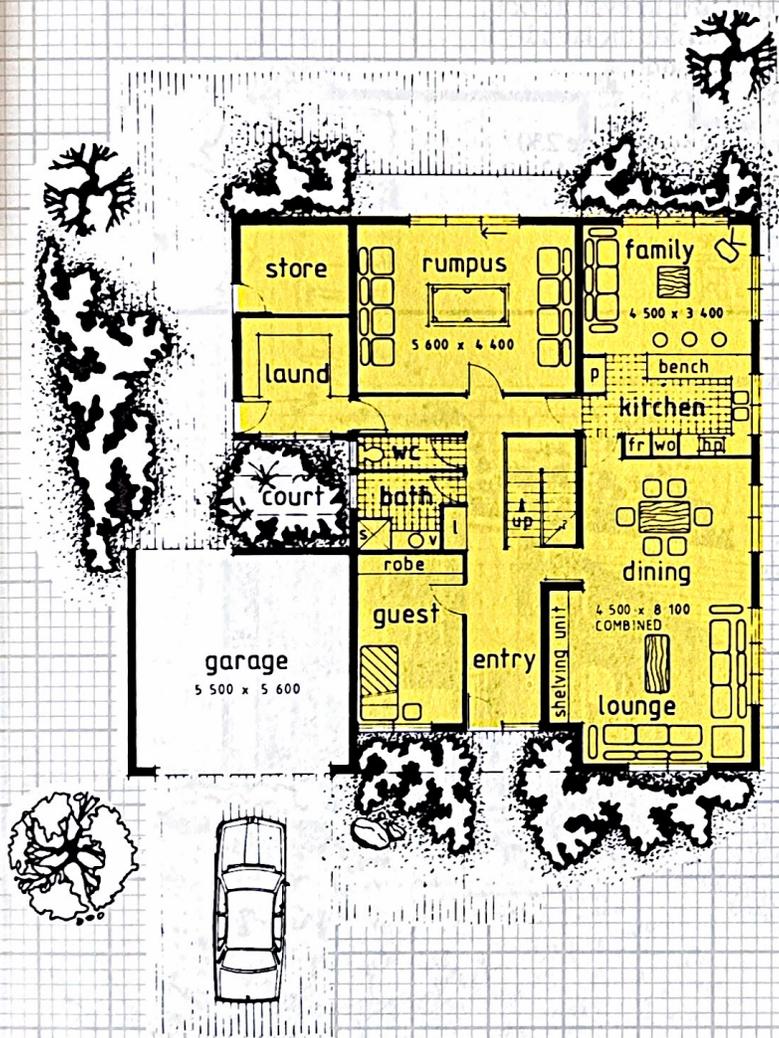
wishing to conduct their business from home.

The upstairs area is not large, but manages to comfortably accommodate two bedrooms and a shared bathroom, in addition to the master bedroom, ensuite bathroom and walk-in robe. Two of the bedrooms have pleasant secluded balconies.

Another feature of this 255-square-metre house is the unusually spacious laundry, which can double as a sewing and ironing room. It has a pleasant outlook over a small courtyard shared with the downstairs bathroom.

This house measures 16.5m x 15m with the garage.





# Split For Space And Comfort

**T**here's more to this two-storey home than meets the eye. Firstly, the ground floor is really a split-level design, to adapt the house to a small sloping site.

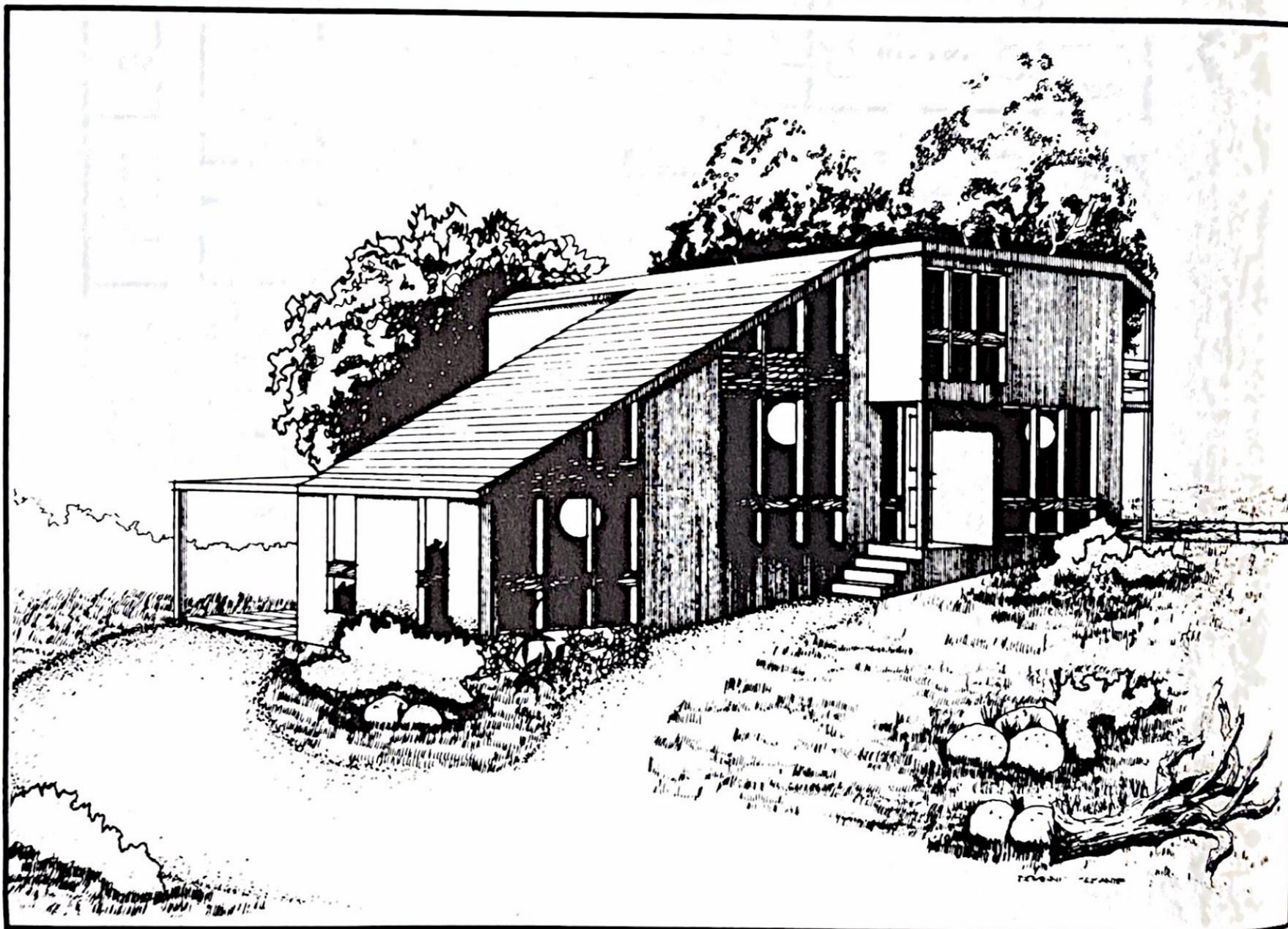
Just a few steps separate the rumpus room and the more formal living area, effectively dividing two quite different worlds. Both, however, feature cathedral ceilings to increase the sense of space within the house.

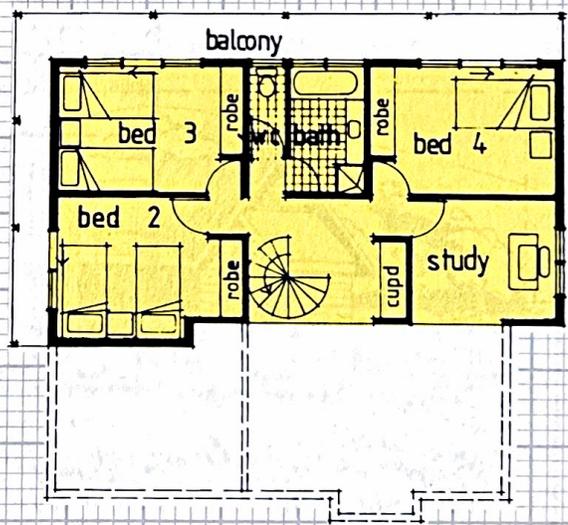
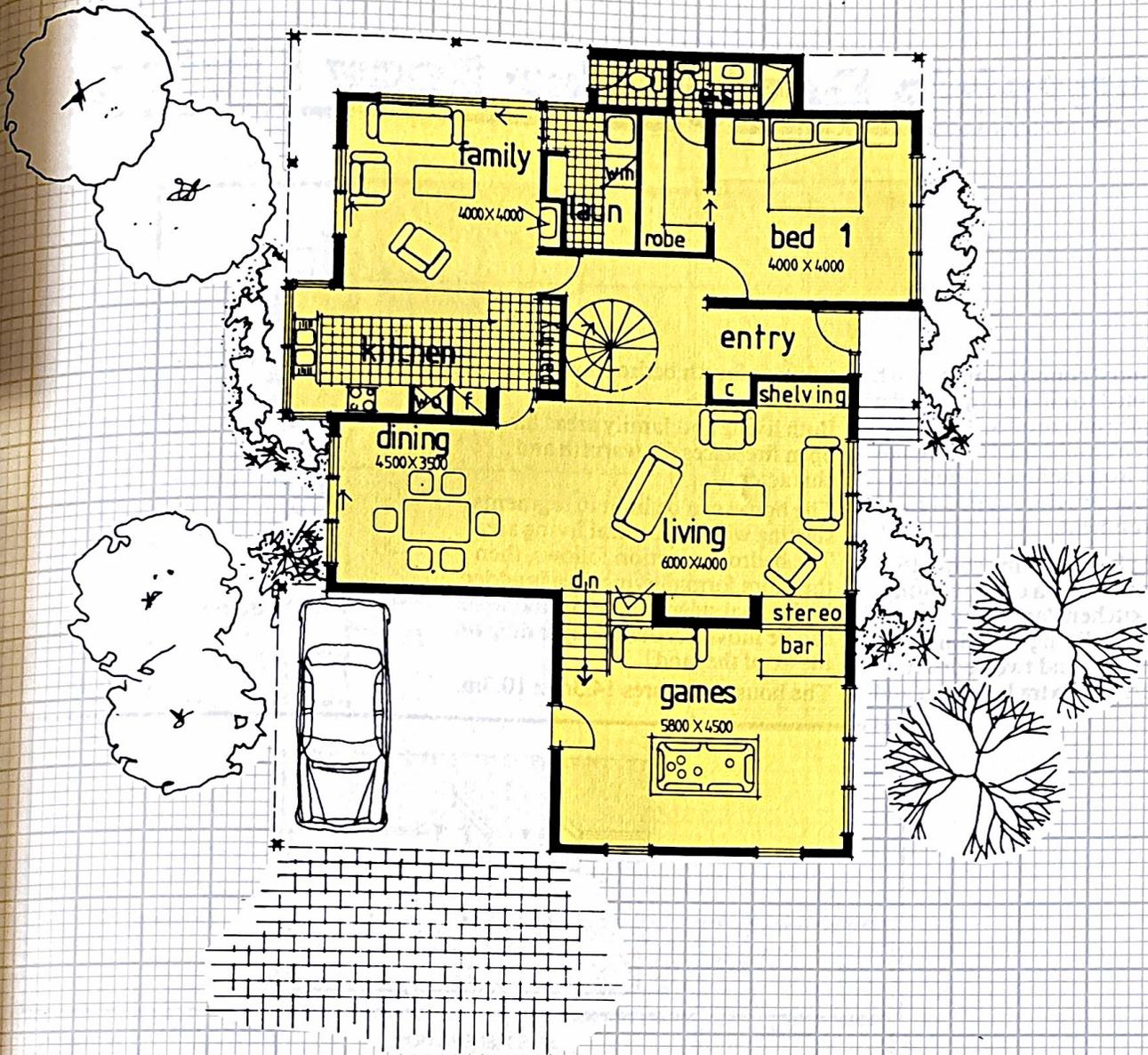
The master bedroom is near the front entrance and features a generous walk-through robe and ensuite bathroom.

The three children's bedrooms and a study, or another bedroom, are upstairs, together with a bathroom.

The family room can be opened to the outside with two sliding glass doors, making this the obvious area to landscape for a barbecue and outdoor eating area, or even a pool. An extra toilet outside the laundry is also handy when outdoor entertaining.

In all, the house covers some 230 square metres and measures 13m x 17m, without the carport.





# Adaptable Design For Easy Living

**A**n inspired country house which can be adapted to either slopes or flat land with pleasing results. This two-storey design emphasises traditional corrugated-iron rooflines, together with a timber structure suited to the rural environment.

The house plan, covering some 163 square metres, uses a central family room and kitchen flanked by verandas, with living and dining areas at one end and two bedrooms at the other. The extra bedroom and

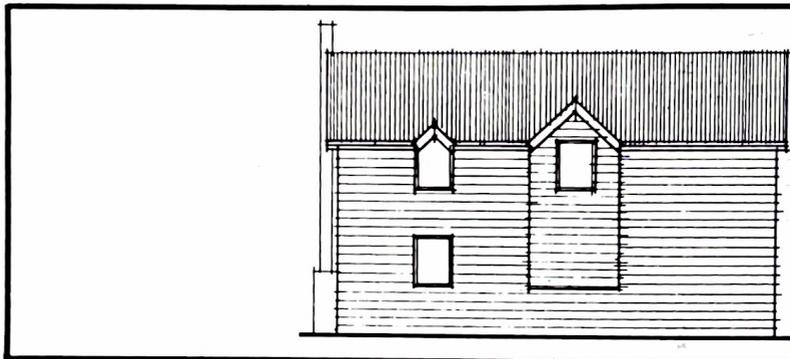
study or fourth bedroom are above the living area.

Both living and family areas have open fireplaces for warmth and character.

The house can be built in segments, starting with the central living area.

The bedroom section follows, then the more formal living area is added in the final stage. These components can be moved around, depending on the lie of the land.

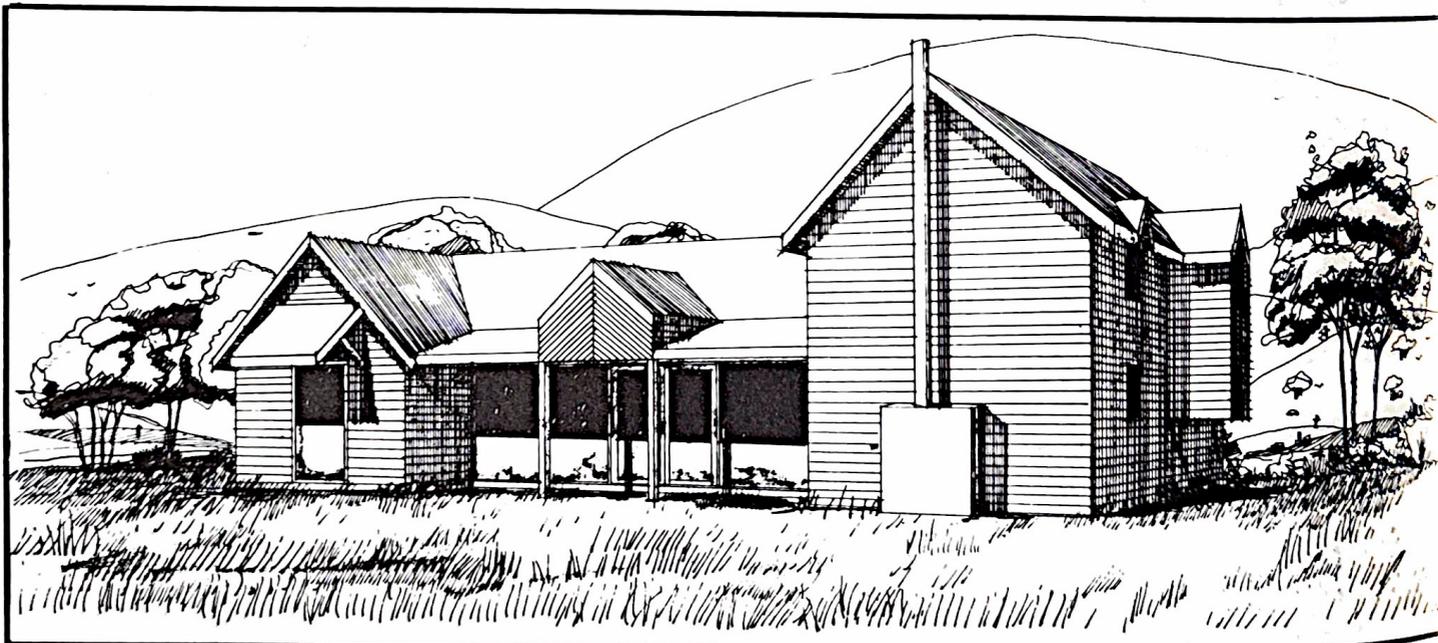
The house measures 14.3m x 10.3m.

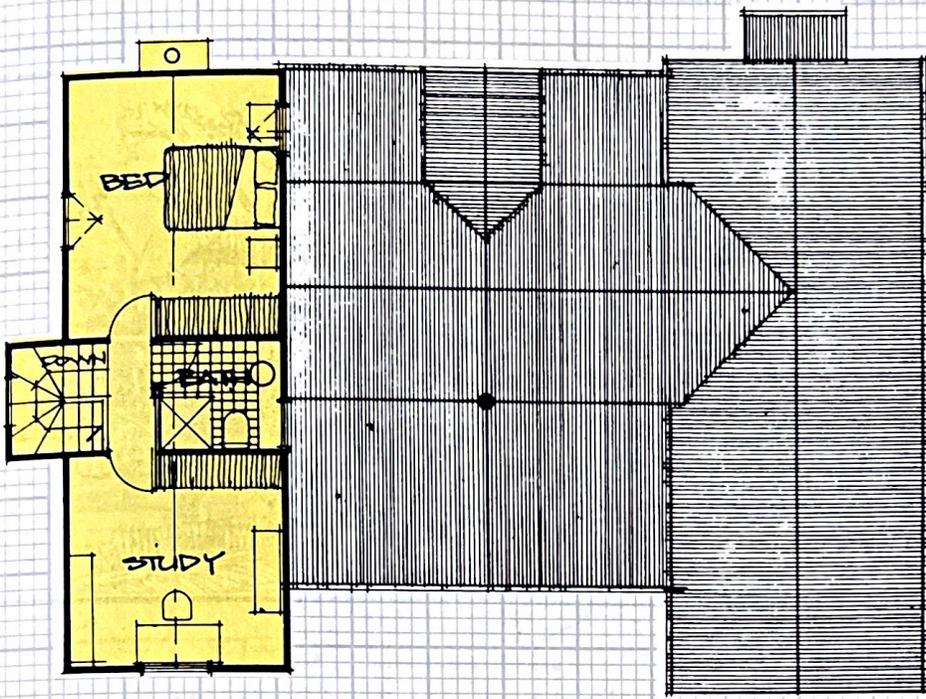


WEST ELEVATION

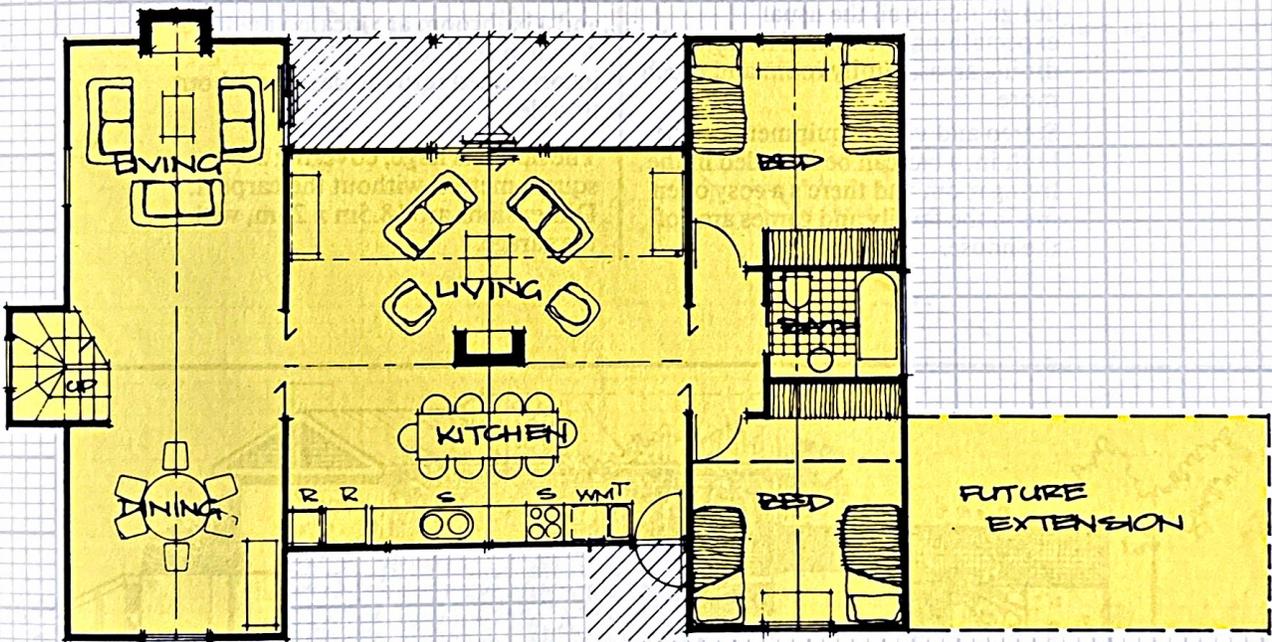
Architect  
Plan No. TMA 56

PERSPECTIVE



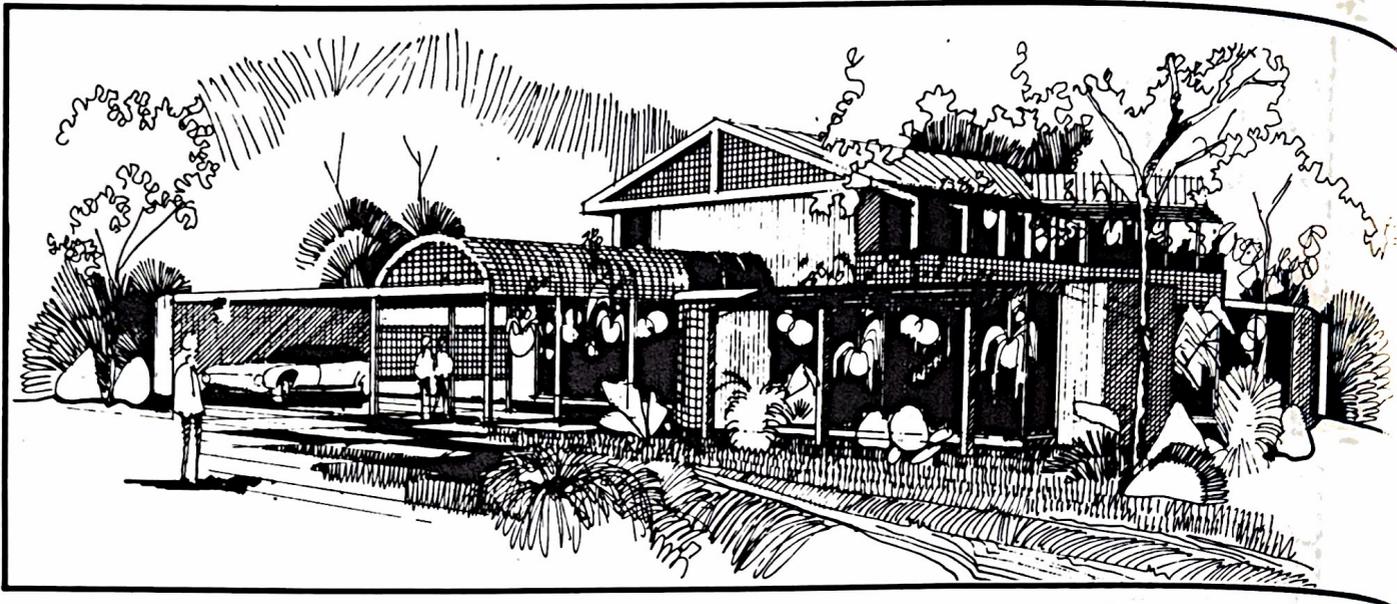


FIRST FLOOR PLAN



GROUND FLOOR PLAN

# Leisure House Of The Eighties



**T**his two-storey family home makes the best use of a 20-metre-wide block by creating courtyards which provide a landscaped outlook from all the living areas.

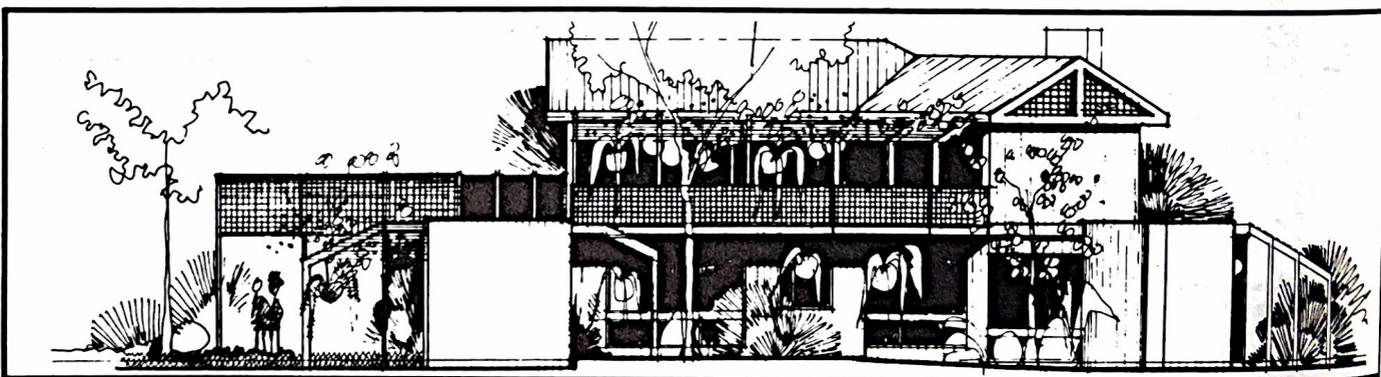
With the accent on leisure living, the design fulfills all the usual expectations like formal living and dining areas, family room and much more.

Stereo and video equipment can be built in, a bar can be included in the living room and there's a cosy open fire in the family and games area of the house.

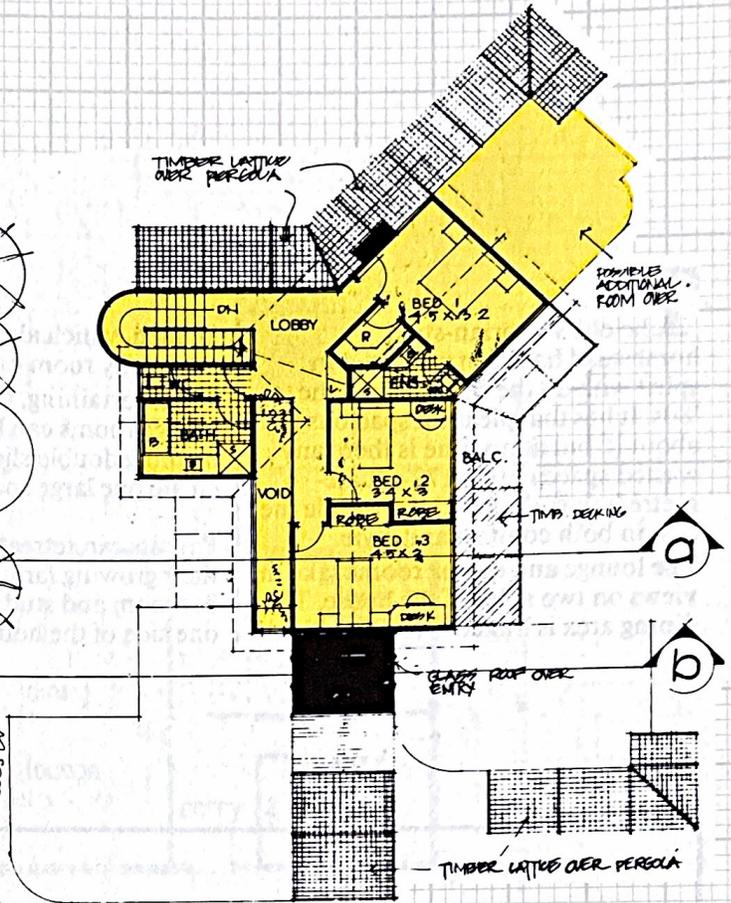
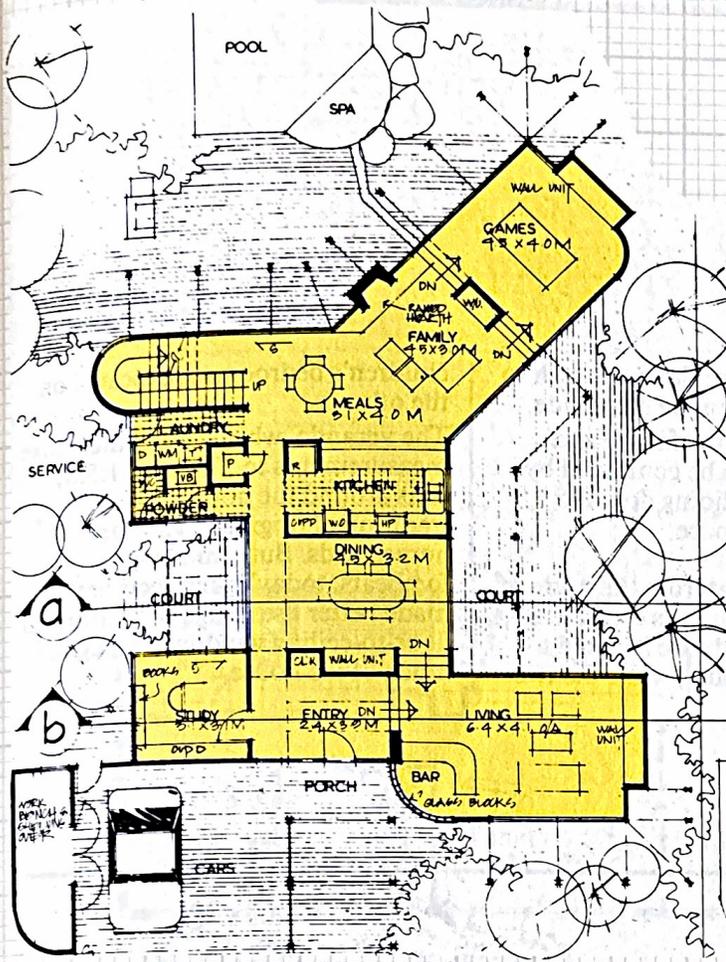
Split levels can be introduced to add more interest, or just to accommodate the design to a gentle slope.

A master bedroom with ensuite bathroom and two other bedrooms and a bathroom are located upstairs. A fourth bedroom can be incorporated into the design without trouble.

The house is large, covering 249 square metres, without the carport. Dimensions are 18.5m x 24m, with the garage.



Archicentre  
Plan No. TMA 6/84



# Homestead-style Recreated

**T**he old Victorian-style homestead has been recreated in spirit with all the amenities of the '80s. It has that pleasant spacious feel about it, but at no time is there any wasted space in this 179-square-metre home, designed to provide the best in both comfort and style. The lounge and dining rooms take in views on two sides of the house. The dining area is linked directly to the

kitchen, which also flows through to the family room on the other side. For entertaining, the family and lounge rooms can be combined by opening double sliding doors to create one large space.

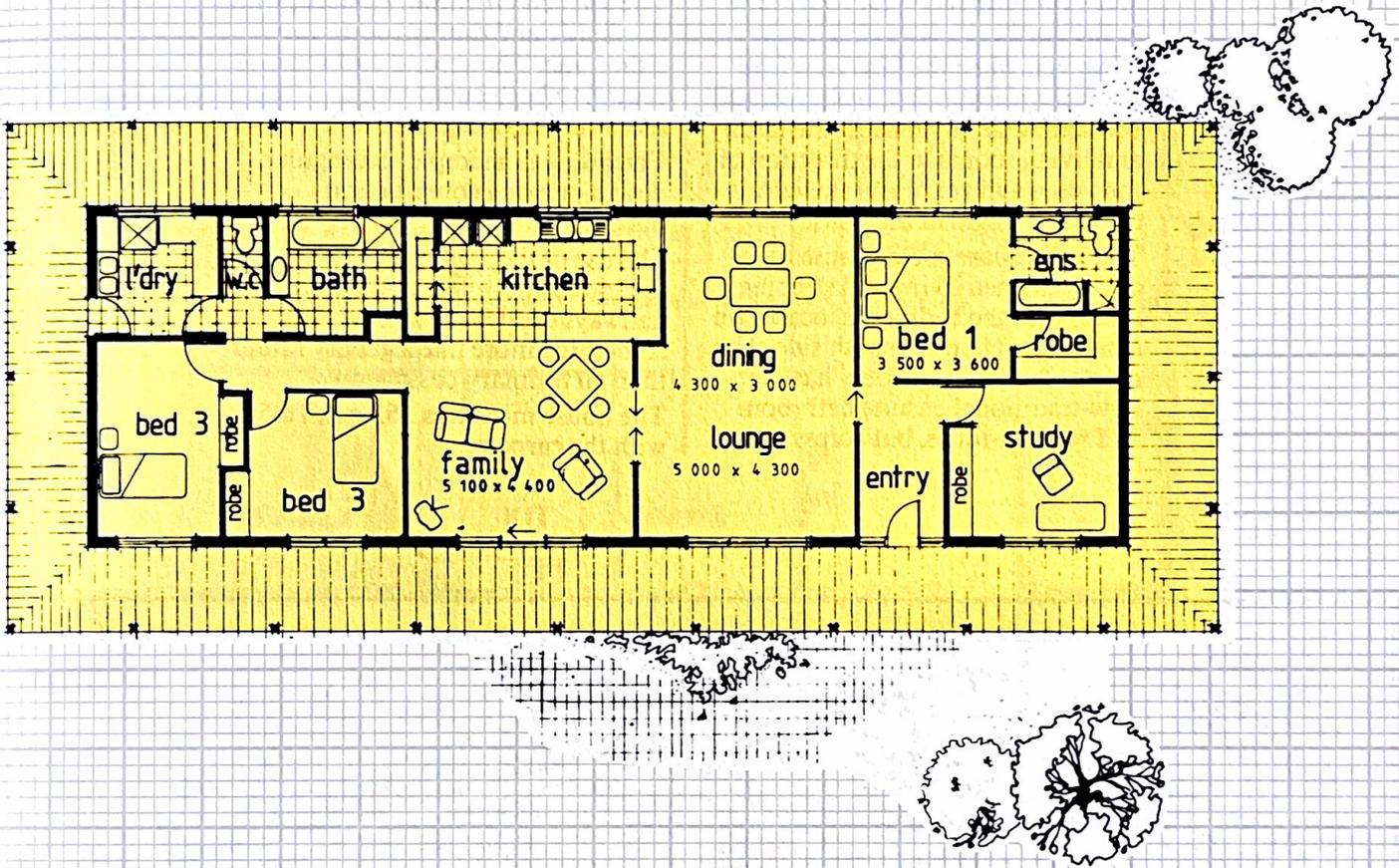
Parents can retreat from the noise of their growing family, as the master bedroom and study are isolated to one side of the house, while the two

children's bedrooms are located on the other.

The veranda, which brings the home's measurements to 27.5m x 11.5m, runs around the house in the tradition of original Victorian homesteads. But, unlike our forebears, today's architects have made better use of light by putting floor-to-ceiling windows through much of the house.



Archicentre  
Plan No. HS 2/85



# Making The Most Of A View

**T**his house plan is designed for a block running east-west with views to the north.

However, when the best views are not facing the north, the plan can still be used by simply placing the family and living rooms in the direction of the views and running a skylight down the length of the house.

The 235-square-metre house has clearly defined living and sleeping areas, with the bedrooms located on a higher level on the south side. The master bedroom not only has the now-traditional ensuite bathroom and walk-in-robos, but access to a

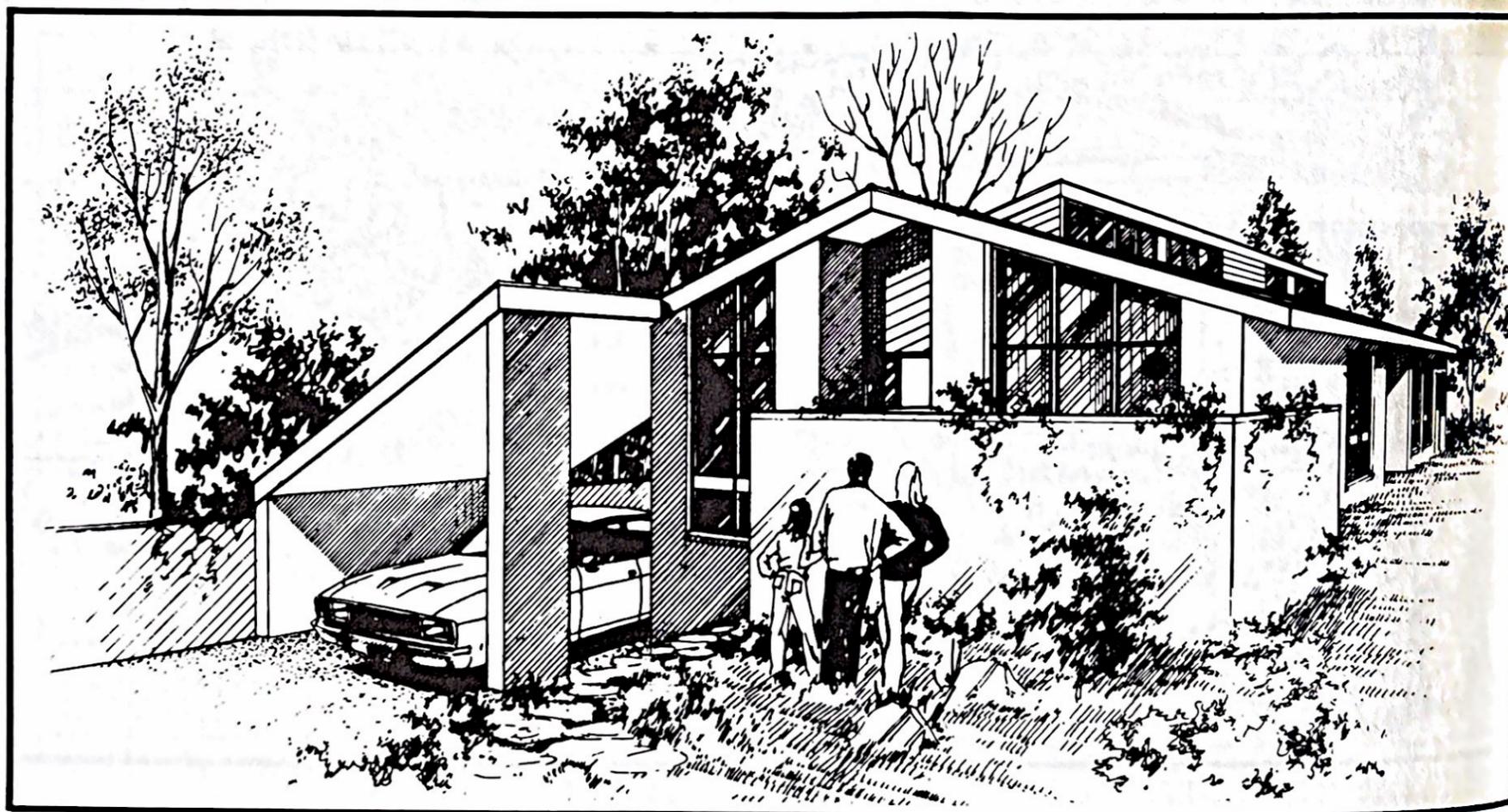
small private courtyard.

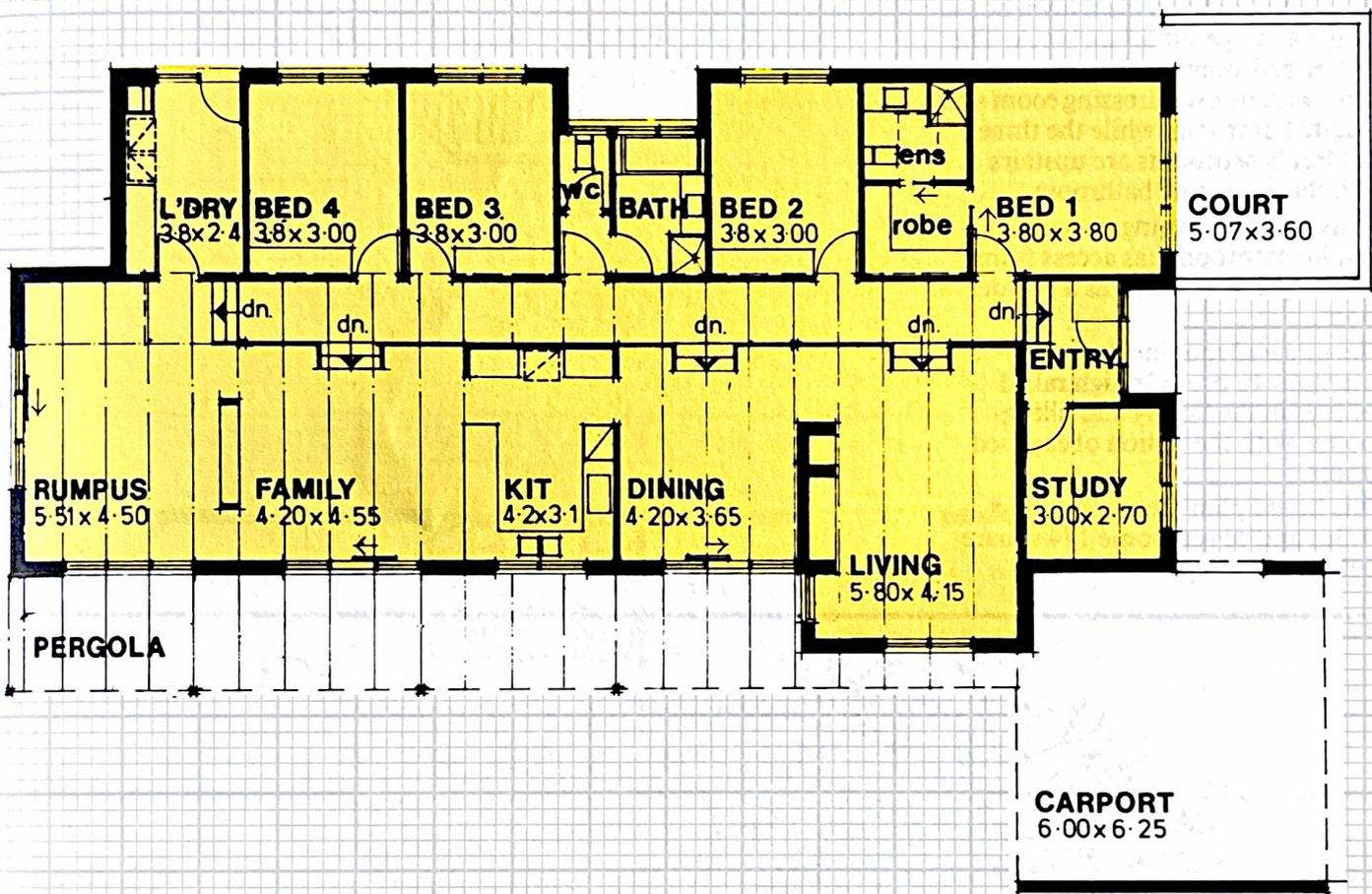
The kitchen is centrally placed, with the family and dining rooms on either side. The second bathroom is central to both bedrooms and living areas and has a separate toilet.

The house is a simple rectangular design, making construction uncomplicated.

The use of the split-level design and the interesting effect of the skylit hallways creates the setting for something more like a gallery rather than an ordinary passageway.

The house measures 26.5m x 16.5m, with the carport.





# Top Town House For The Suburbs

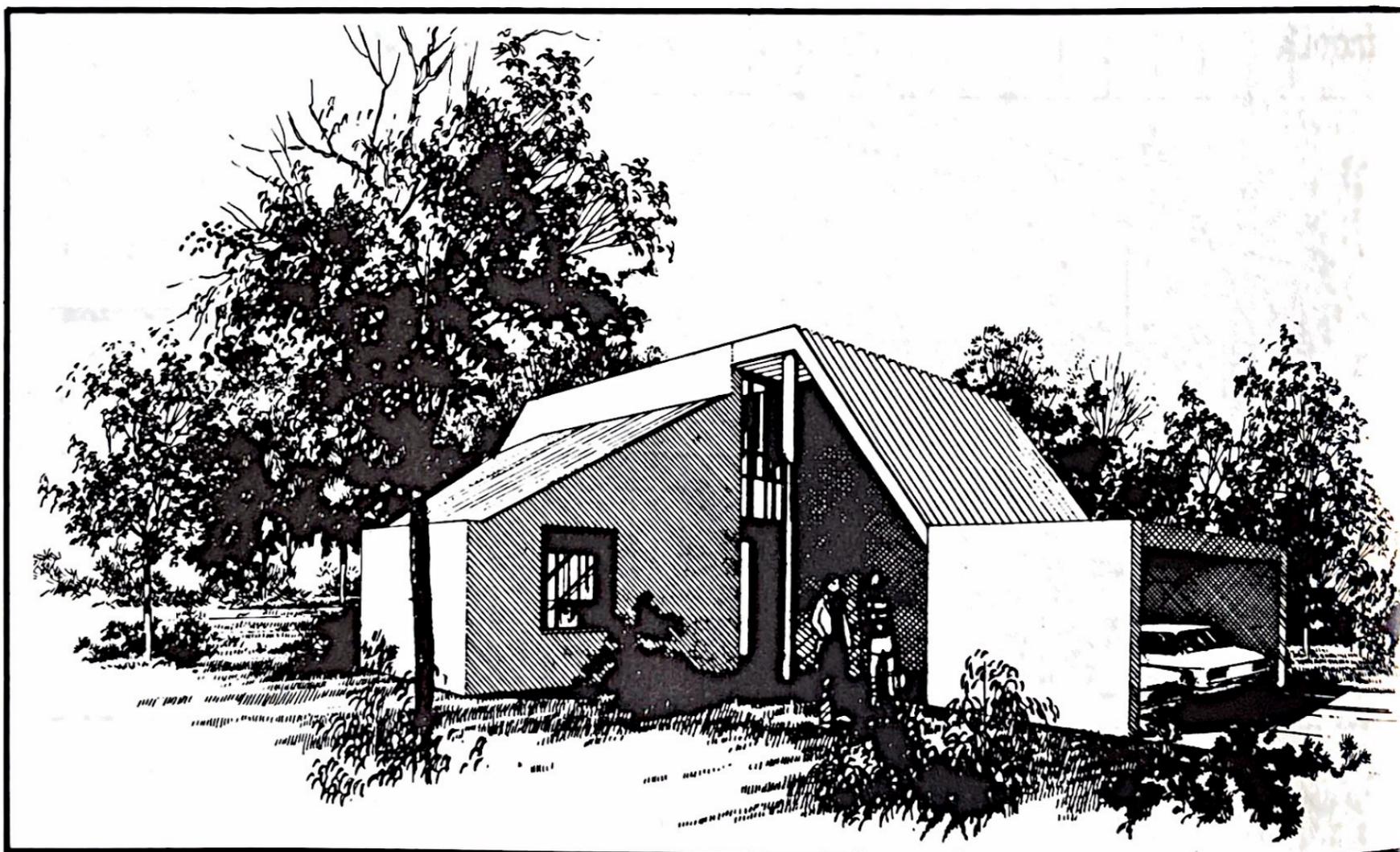
**A** compact two-storey design that would make an ideal town house for the average suburban block. The master bedroom is on the ground floor, with its own dressing room and ensuite bathroom, while the three children's bedrooms are upstairs with their separate bathroom.

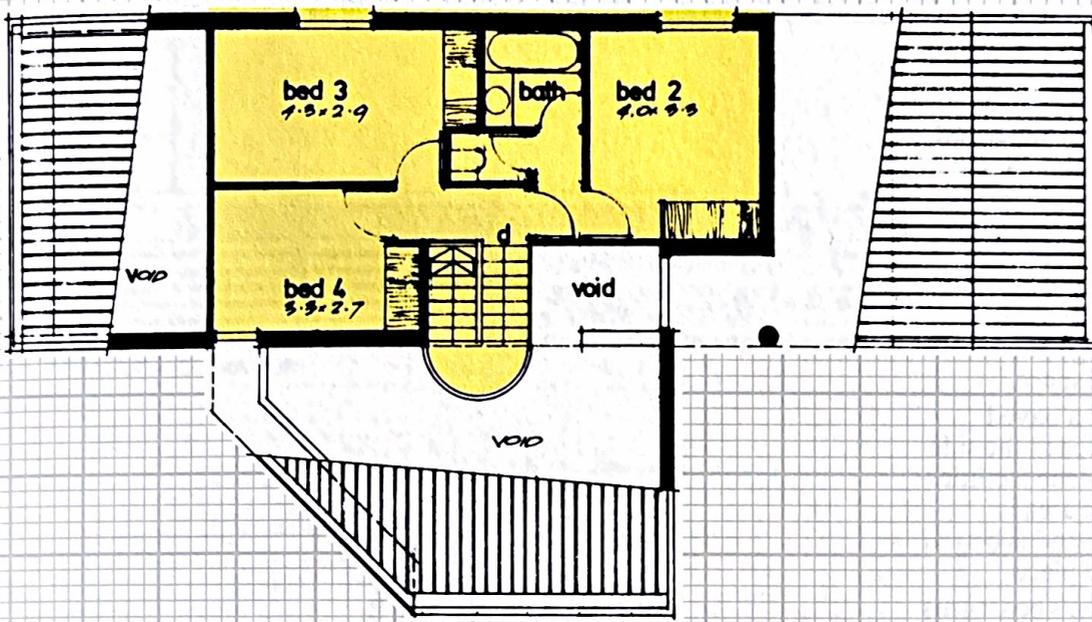
To avoid guests going upstairs, the ensuite bathroom has access from the entry and also acts as a powder room.

The unusual roofline is used internally to provide high raked ceilings in the family and living rooms, with the option of exposed beams.

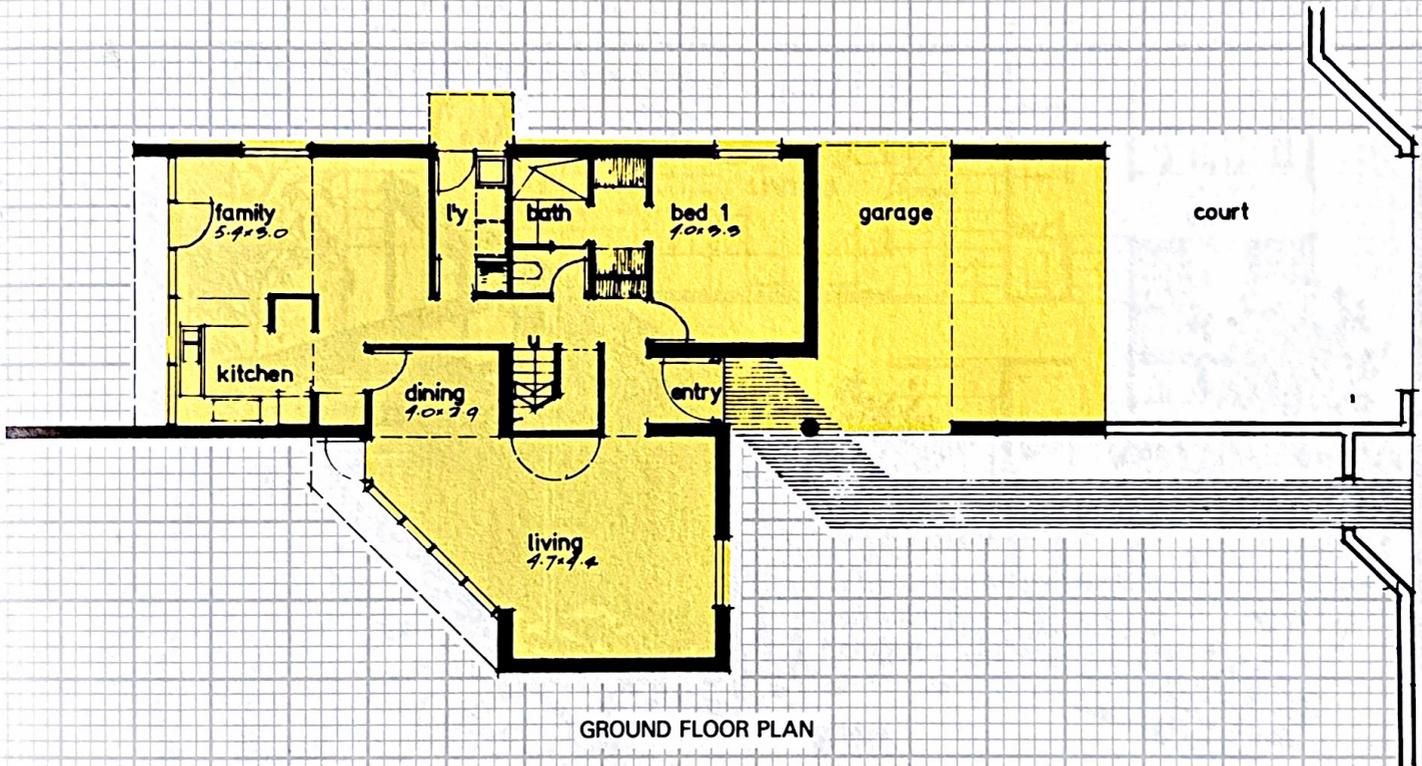
This house plan measures 20m x 11.3m and covers some 174 square metres.

Architect  
Plan No. V





FIRST FLOOR PLAN



GROUND FLOOR PLAN

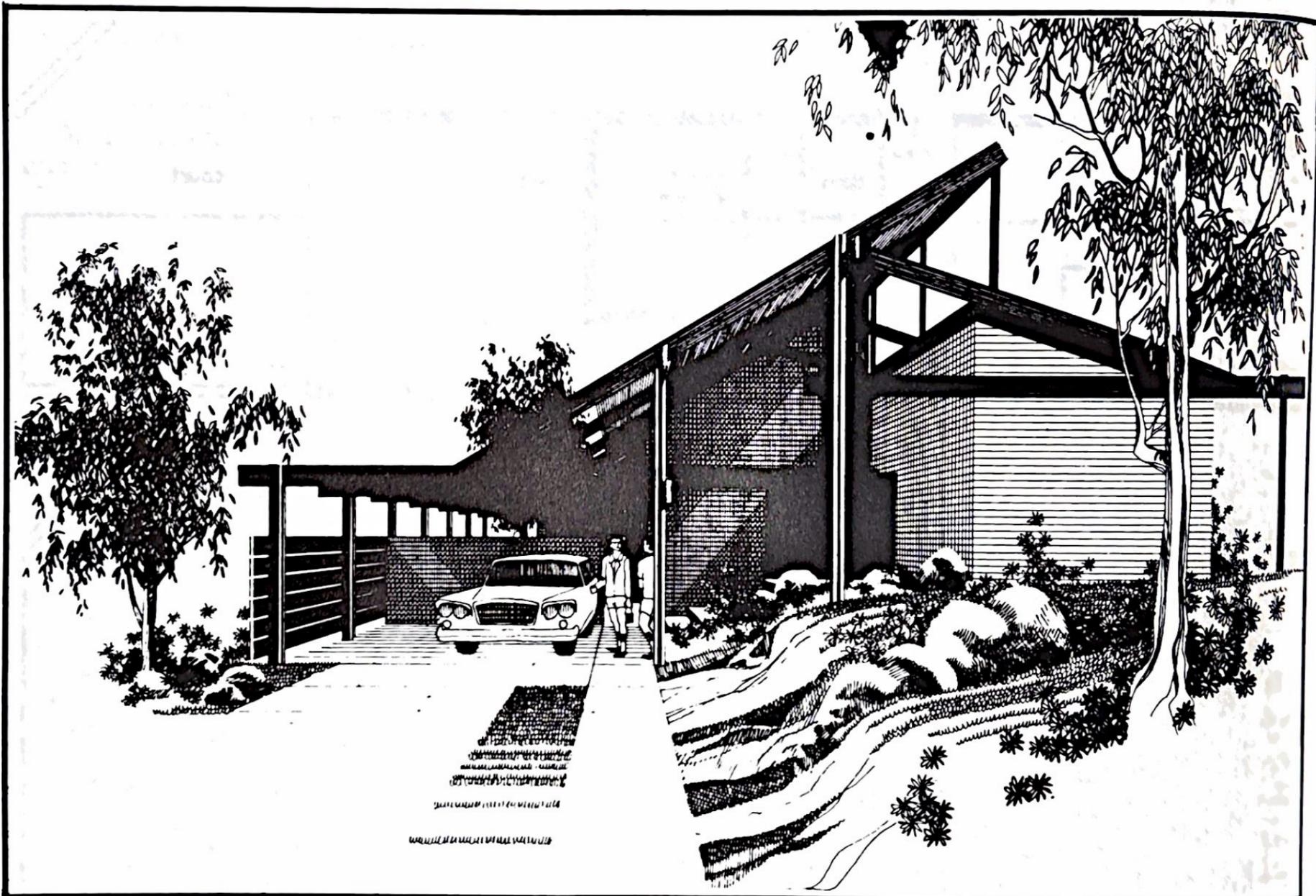
# Living With Great Open Space

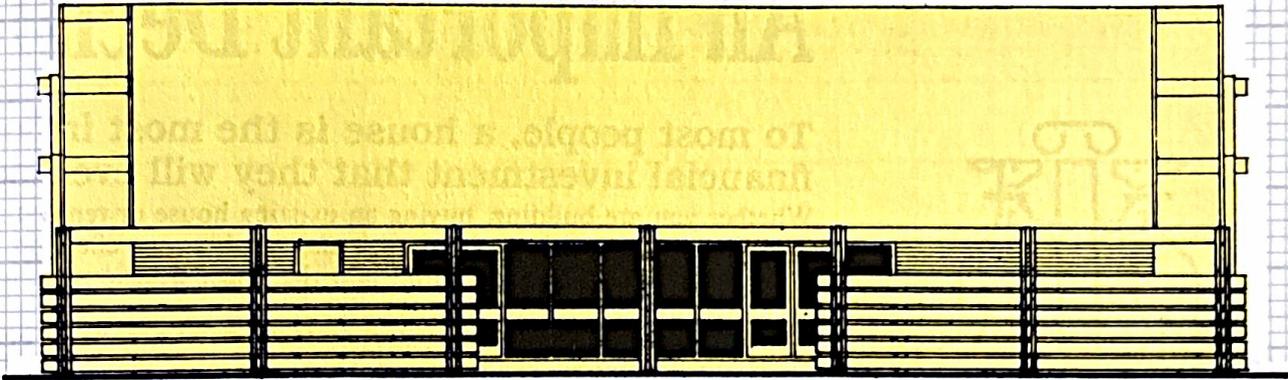
**T**his plan is ideal for an east-west block, with a slight fall away to the north. The floor can be split-level to suit the falls, with the ceiling following the sloping roofline to give a dramatic internal space. The wall of glass opening to the north from this living area only heightens the sense of this great open space.

The living area leads to a paved outdoor entertaining area at the side of the house, with barbecue facilities behind the carport. The area is sheltered on three sides and is bound to become a much used place.

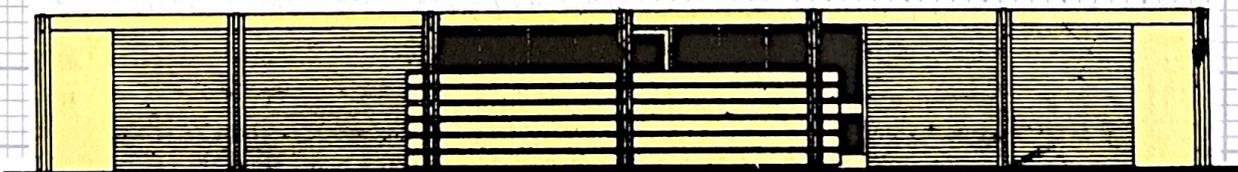
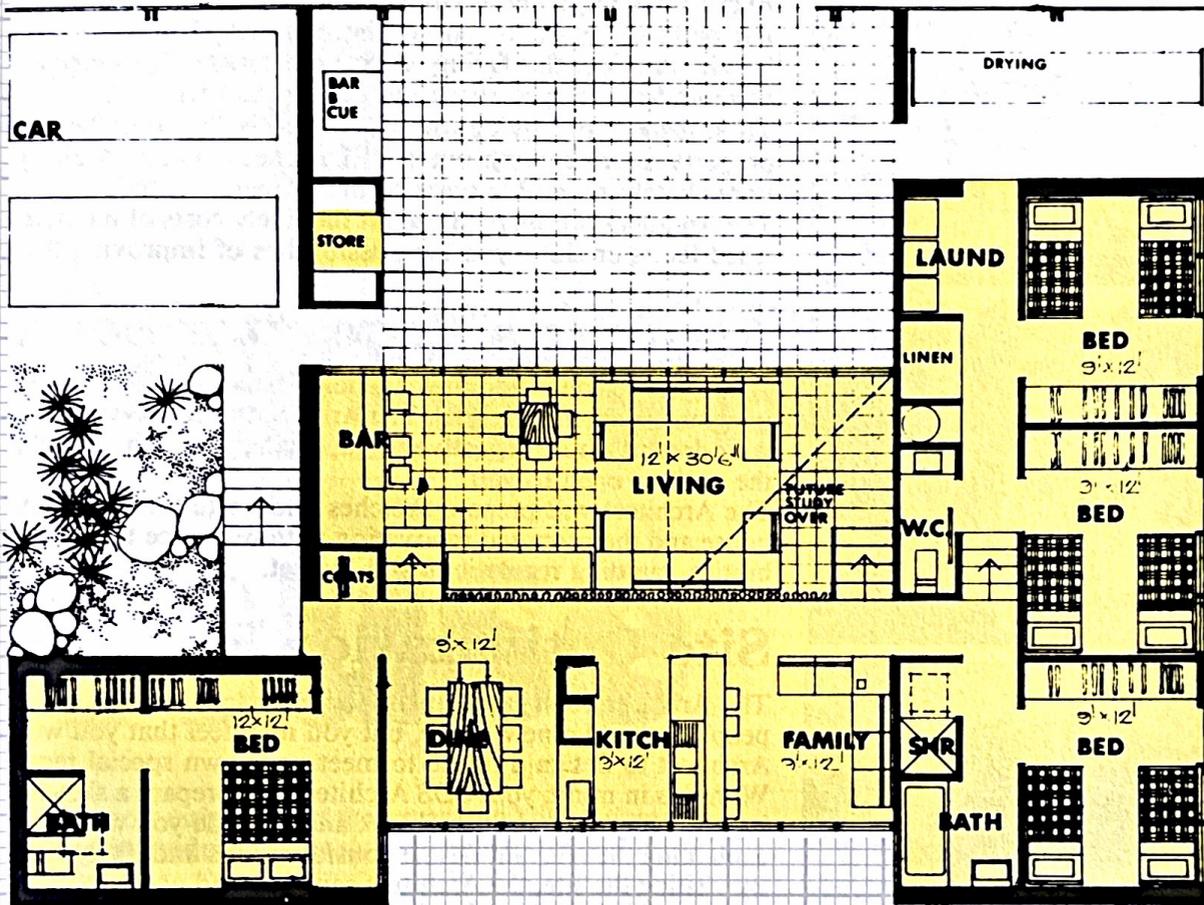
Inside, the three children's bedrooms and bathroom are at the rear of the house, while the master bedroom opens off the entry.

The total area of the house plan is 153 square metres. The measurements are 15m x 21.5m, with the carport.



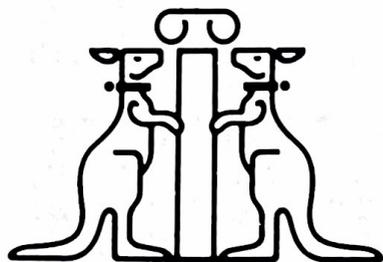


NORTH ELEVATION



SOUTH ELEVATION

# An Important Decision

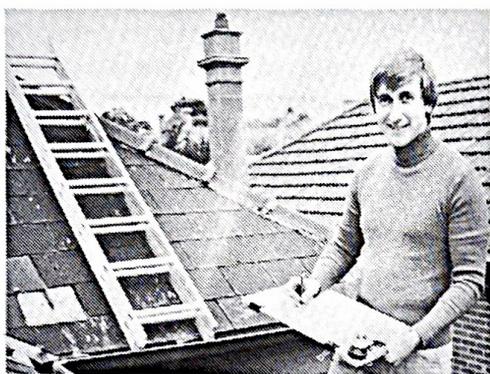


The Royal Australian  
Institute of Architects

To most people, a house is the most important financial investment that they will ever make.

Whether you are building, buying an existing house or renovating your own home, the decisions that you make can have an effect on you for many years to come, so it is important that those decisions are based on accurate information.

With this in mind, the Royal Australian Institute of Architects, operates a range of co-ordinated services, through Archicentre, that gives you clear, concise and informative advice from which planning decisions can be made.



## Architects Inspection Service

Every home buyer should make a realistic evaluation of his or her potential purchase prior to signing the contract. The Architects' Inspection Service provides this facility. AIS inspectors are registered architects who have undergone specialised inspection training.

These inspectors provide you with a detailed report of the condition of the property after carrying out a visual check of up to 300 points of all immediately accessible areas of the property.

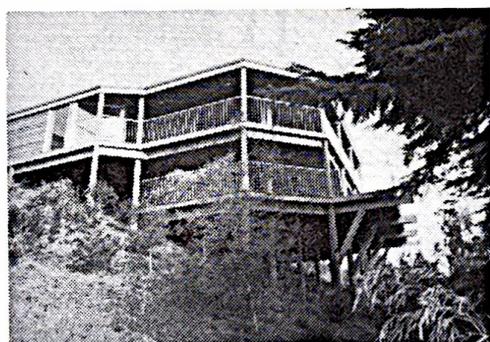
The Architect can then advise on the likely costs of rectifying any recognised faults or show you the possibilities of improving the property.



## Architects Renovator Service

When you decide to add to your lifestyle and alter your existing home the imagination often runs wild. The Archicentre Renovator helps you to put your dreams into perspective by supplying you with a feasibility study of the options open to you.

The Architect will prepare sketches and write a report on your existing house and the proposed renovation with reference to architectural possibilities, building regulations and budget.



## Site Optimization Study

The Archicentre standard plan service has been used by thousands of people to build a new house, but you may feel that you would prefer an Architect to design a house to meet your own special requirements.

With this in mind, your SOS Architect can prepare a sketch plan exploiting the full potential of the block and provide you with a written report explaining the relevant design considerations and likely cost of building. By visiting the site, the Architect can plan and position the house to take advantage of the view, the slope of the site and its orientation to the sun for maximum energy efficiency.

All Archicentre Architects are registered by and have access to the broad resources of the Royal Australian Institute of Architects.

**So call Archicentre now on 819 4577 and ask us how we can help you make the best of your most important investment — your home.**



**Archicentre**

RAIA Architects Advisory Services

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465 Olive Street, Albury, 2640. Telephone: (060) 21 6410

# The Renovated House

**NOTE:** The cost estimates for the renovated houses were prepared by individual architects as a guide to the cost of such renovations.

Due allowance should be made for cost increases since the time of publication and other factors and seasonal variations and the location of the property. Where possible competitive tenders should be sought from registered builders.

The publishers of this book cannot accept responsibility for the calculations of cost estimates for the various projects.

# Time To Sit And Relax



**T**his House-hunter renovation plan is more than just a proposal — it has been built! Furthermore, its twin house alongside, in Ingles Street, Port Melbourne, has been left as originally bought, presenting a “before” and “after” renovation story come to life.

Archicentre, which is part of the Royal Australian Institute of Architects, organised this project specially to produce a true-to-life House-hunter for ‘The Age’ series.

The Ingles Street renovation is designed to be functional and attractive, while not overpriced for the house and locations: It is the kind of renovation many do-it-yourselfers and owner-sub-contractors could achieve with the help of an architect.

In selecting a house for renovation Robert Caulfield says: “Our message is don’t be put off by a small, dark house. Many people miss out because they can’t see potential, but there are good opportunities in inner city living for people without much money but with imagination and a little professional help.”

The unrenovated house at Ingles Street exactly

fits the description: it is small, dark and old. It also has a kitchen extension and a slate roof in need of repair. Caulfield and Krivanek overcame these problems in the renovated house by increasing the size of the living space. The second bedroom wall was demolished and the house braced.

The removal of the wall has created a spacious living-dining area in keeping with today’s needs. In this new space it is possible for the owners to relax at the end of the day, or to entertain a large number of friends and family.

To enhance the modern appearance of the room, drapes and pleated blinds have been selected from the “Supershades” range by Caulfield and Krivanek’s interior designer, Rina Cohen.

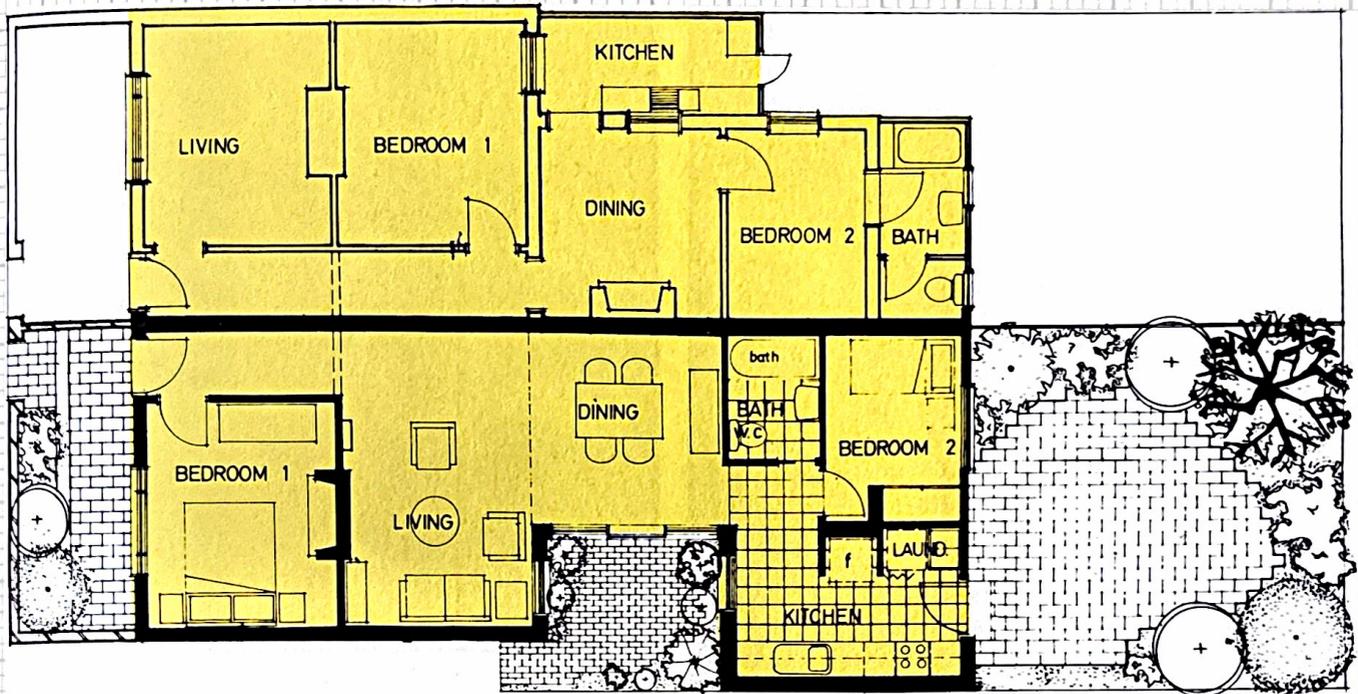
The colors selected for the house are all Dulux stock, in readily available varieties: the intention is to show renovators they can buy architectural colors across the counter. For the lounge-dining room, relaxing colors of soft greys have been used.

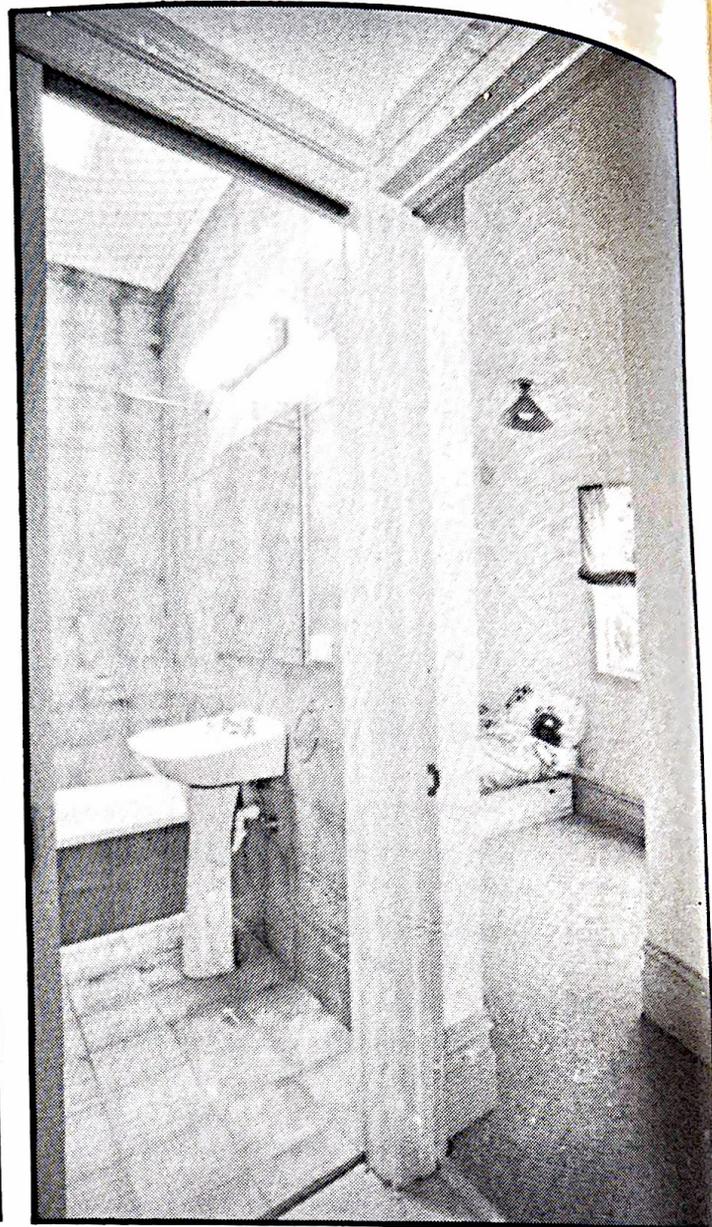
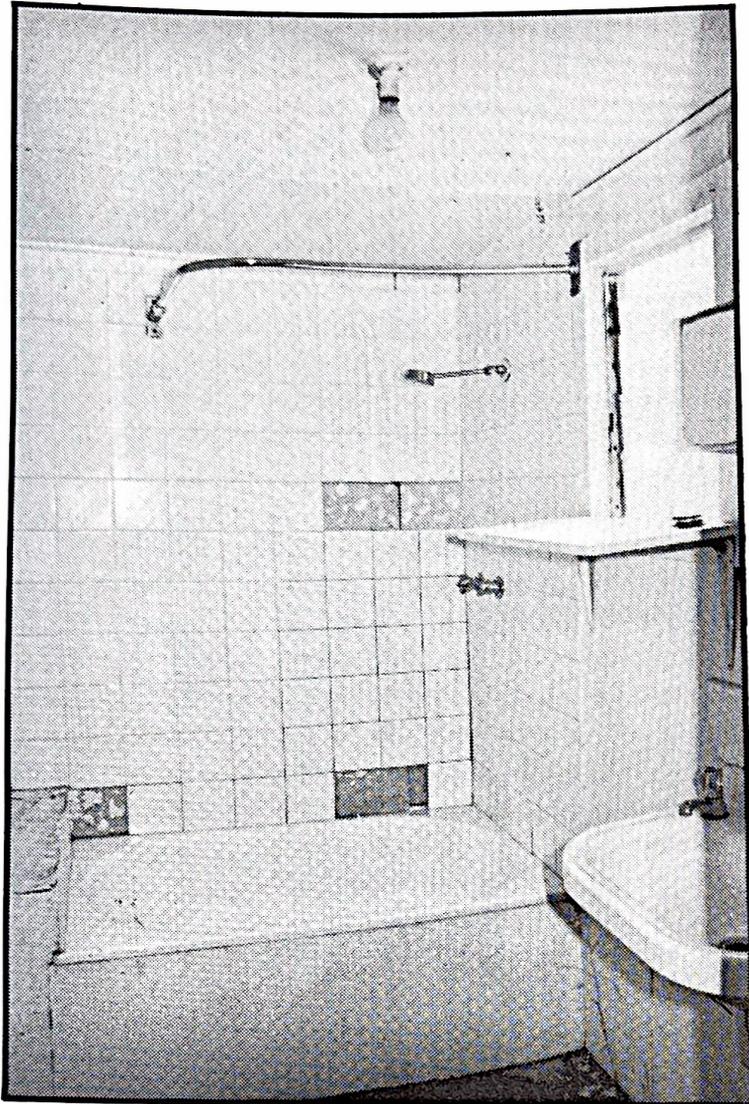
The second bedroom is relocated at the back of the house, overlooking the garden. While small, it is a suitable size for a professional couple’s first child, or for overnight visitors to the retired townhouse: such are the likely people to live in the renovated home.

Lack of light was the next problem solved. In place of a jumble of tacked-on dingy kitchens and creeper-ridden toilets there is now an attractive and modern courtyard. It is a restful addition to the nearby lounge/dining area with its garden beds, its large river rocks, trellis and climber. The courtyard admits the much-needed light during the day, and by night it is spotlight. Beacon Lights are featured throughout the house.

One of the most effective uses of natural light is to be found in the bathroom. Due to the installation of an attractive skylight, this room takes on a bright, airy feel, which the high ceilings of the house enhance.

The architects decided on floor-to-ceiling tiles to contribute to this airy feeling. The tiles





selected resemble fluffy clouds in a blue grey sky, and are made by Australian manufacturer, Johnson Tiles — the variety is called “Glenoak Grey”.

In the course of the renovation, the architects also overcame the thoroughfare problem. Previously, the occupants had to walk through a bedroom to get to the bathroom: unacceptable in a modern home. Now, bedroom and bathroom are separate from each other.

The old kitchen has been replaced by a galley style “easy access” kitchen, which is so efficient in its use of space that includes the laundry, hidden away behind folding doors.

Build-up of cooking smells and water vapor as a result of the compact design was anticipated, and a ventilation fan considered essential.

The entire area is effectively aired by a Robinhood “Sherwood” unit.

The kitchen/laundry is a heavy traffic area which has the added problem of occasionally being wet, so vinyl flooring of good quality was required. An Armstrong-Nylex type was selected to show renovators that an attractive flooring need not be hard to find.

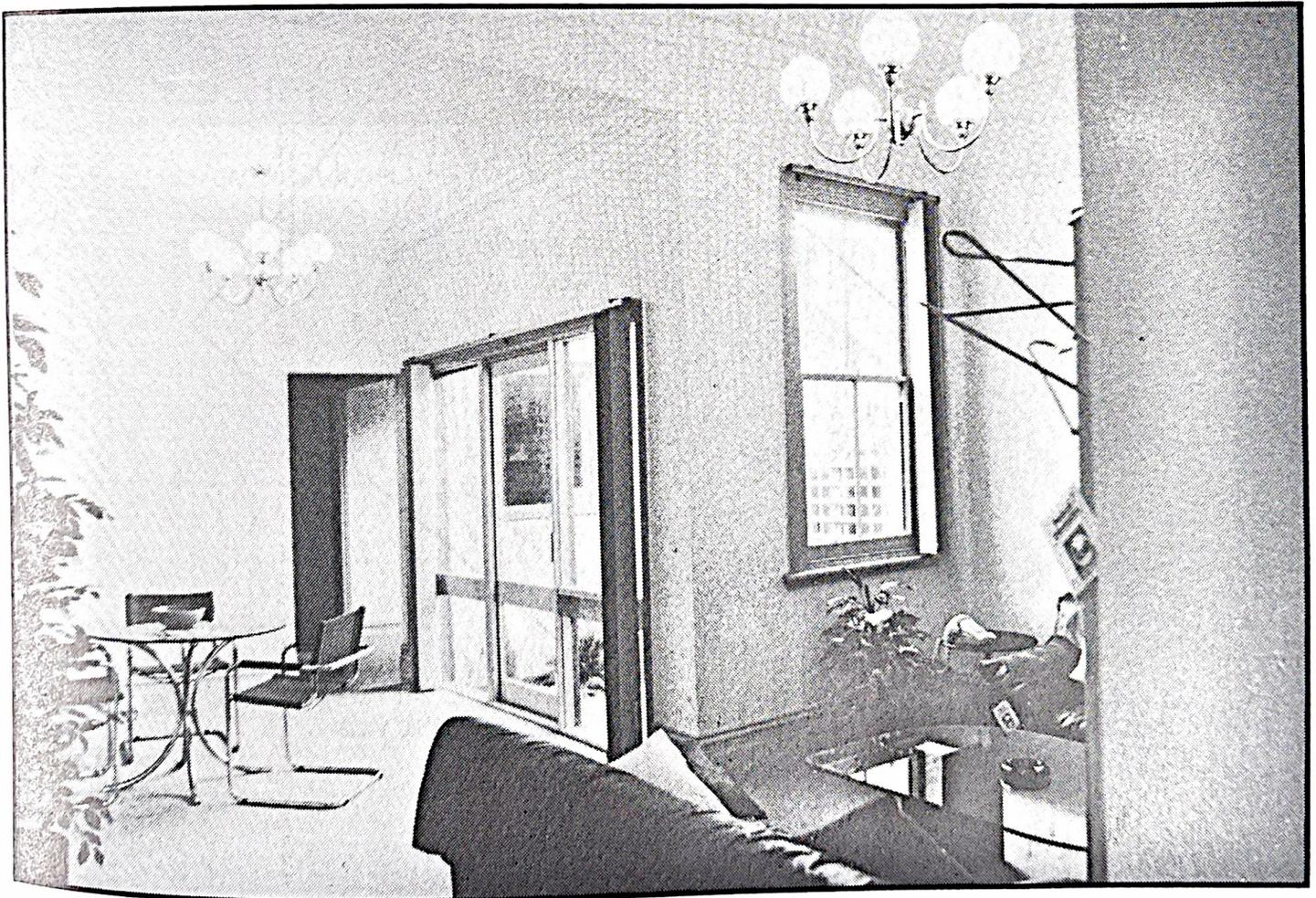
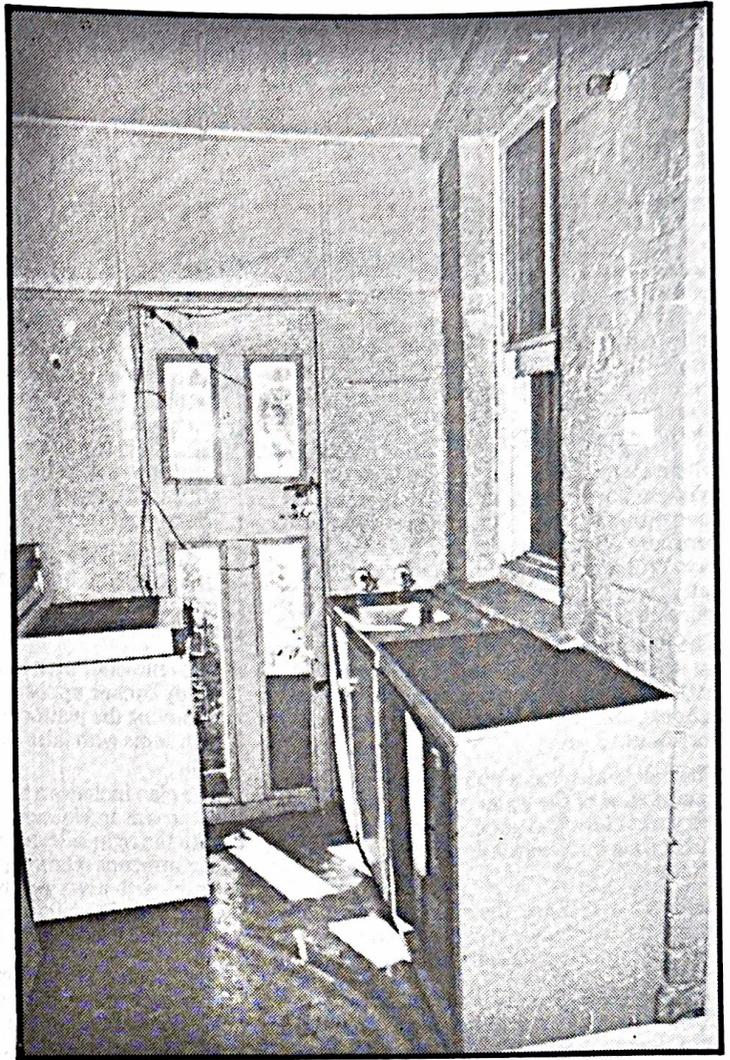
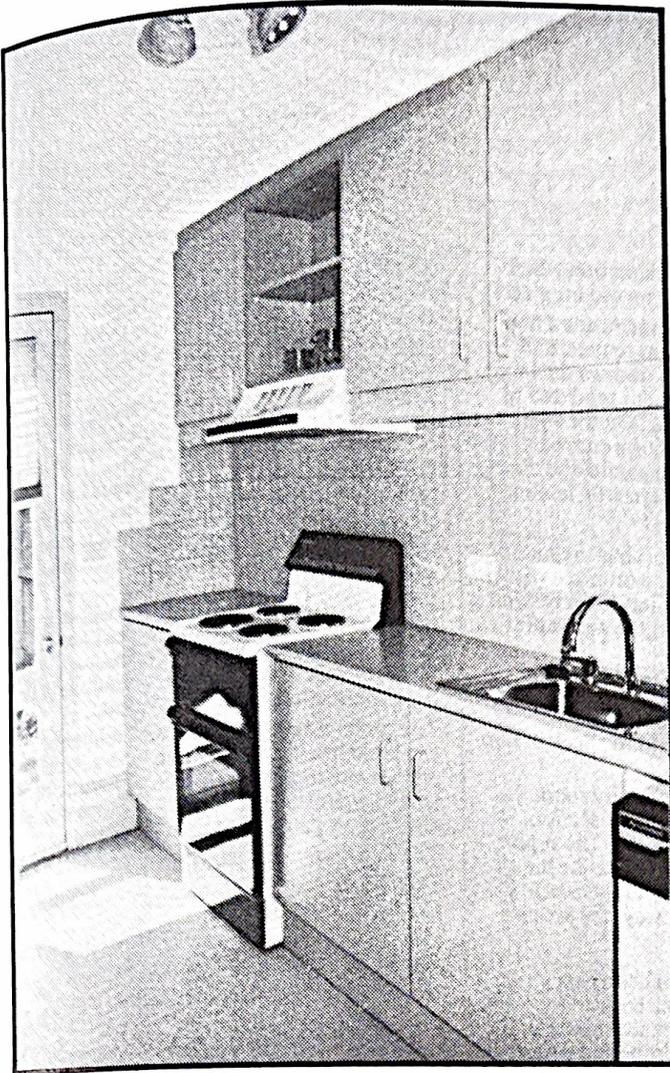
The carpet is also a freely available line, from Hall’s. It blends in with the modern color scheme of the walls, and it is of a durable quality.

Visitors to the renovated house will be given a “kit” with product information and further description of the renovation. Also included in the kit will be a questionnaire giving visitors the opportunity to list their renovation problems, and obtain answers.

Furniture is by IDE Design, a new Danish company. Concealed security protection is by Wormalds, and is a variety easily installed in a solid brick home.

The construction was managed by the architects and sub-contract costs worked out as follows:

• Bathroom	\$4,500
• Kitchen/Laundry	\$2,200
• Rewiring	\$1,500
• Roof Repairs	\$600
• Basic demolition and construction	\$26,200
• Total	\$35,000



# Hall To Home

**T**he past few years have seen some clever renovations in old churches. A few partitions and modernising of "facilities" out the back, and you have a house of impressive proportions. This House-hunter is the empty but interesting Oddfellows Hall in Williamstown. Like those old churches, it has a lofty ceiling and plenty of open space.

Jillian Dennis of Ross Clark architects, Williamstown, has planned a comprehensive renovation for the hall to make it a three bedroom home, complete with studio. She says Williamstown is developing at such a rate, there should be no fears of over-capitalisation.

The hall, bluestone with a cement render and an iron roof, was built about 1861 and was used for meetings and occasionally by local schools, although it has not seen much activity for about 15 years.

The hall, which has a pub next door, does not have a view of the water but it is not far from the yacht clubs and good shopping as Pasco Street runs into Nelson Place, which joins The Strand.

Behind a wire fence, the building has a lobby inside the front door, a curved ceiling and three windows down each side.

It sits on land 16.2 x 27.4 metres with space down either side and at the back. A platform runs diagonally across one rear corner of the

hall and you step up to a back section which has a kitchen and office with an old fireplace.

Jillian Dennis says the building needs a new roof and repairs to the cement render. She proposes removing the front door so the lobby becomes a proper porch cement rendered to match the rest of the building. On the right side, she recommends building a curved partition to door height for a studio and stairs with built-in cupboards underneath, leading to a mezzanine.

Archicentre's feasibility report has the main living area on the left; an open fireplace with a flue separates it from the dining room beyond a column beside it to support the mezzanine.

The renovator plan recommends siting the galley kitchen opposite the dining room, removing the platform and building two bedrooms with false ceilings at the back of the hall.

The plan includes a study or family room, bathroom and laundry in the back section, with the right side door closed off. The report recommends retaining the fireplace for the study, with new French doors to the north backyard. The left side door stays for access to a proposed carport.

The proposed bathroom also has a new window and two basins, a spa bath and lavatory. The proposed mezzanine includes a third bedroom, walk in wardrobe and en-suite.

The feasibility report sites it in the centre of the building with the robe and bathroom tacked either side, with dormer windows set into the roof to provide extra head height and light.

The report also recommends raising the rounded ceiling for extra height for the mezzanine.

In order that light from side windows in bedrooms one and two penetrates bedroom three, Jillian Dennis proposes building the outer bedroom walls in a transparent material such as stained glass.

For privacy, she suggests siting the upstairs bed behind a central screen, which ideally would also permit light. The plan also recommends inserting sloping windows at the back for north light and ventilation.

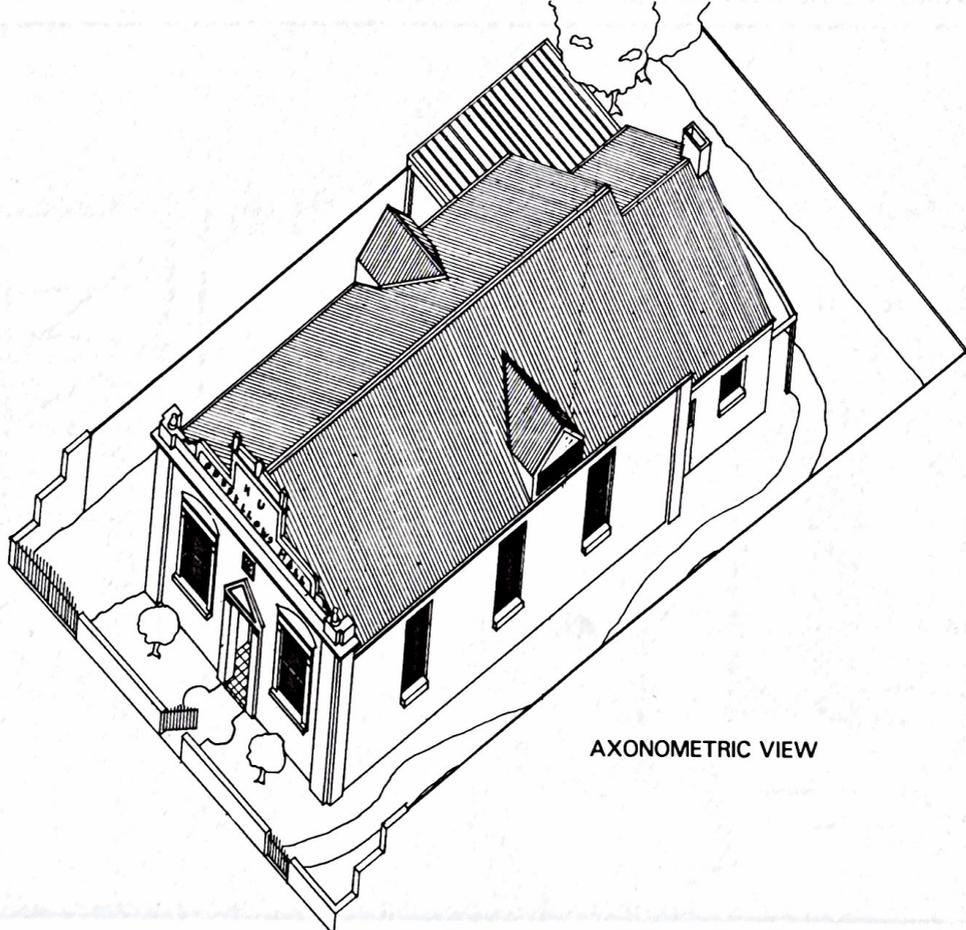
The renovator report proposes building a rendered brick fence in front, with a formal garden and a path meandering down the right side to a paved back courtyard, which would also have a patio.

The drive would be paved with trees screening the pub.

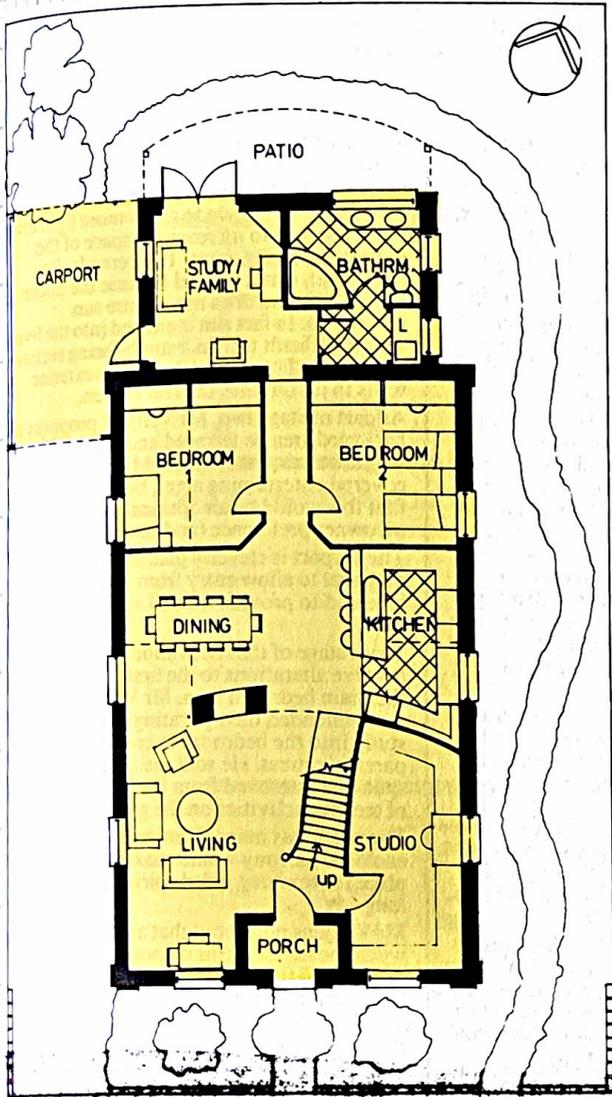
Costs work out like this:

- Inside work, including a new floor and some ceiling timbers, and a new roof \$149,500.
- External work, including carport, fence, repairing facade \$10,000

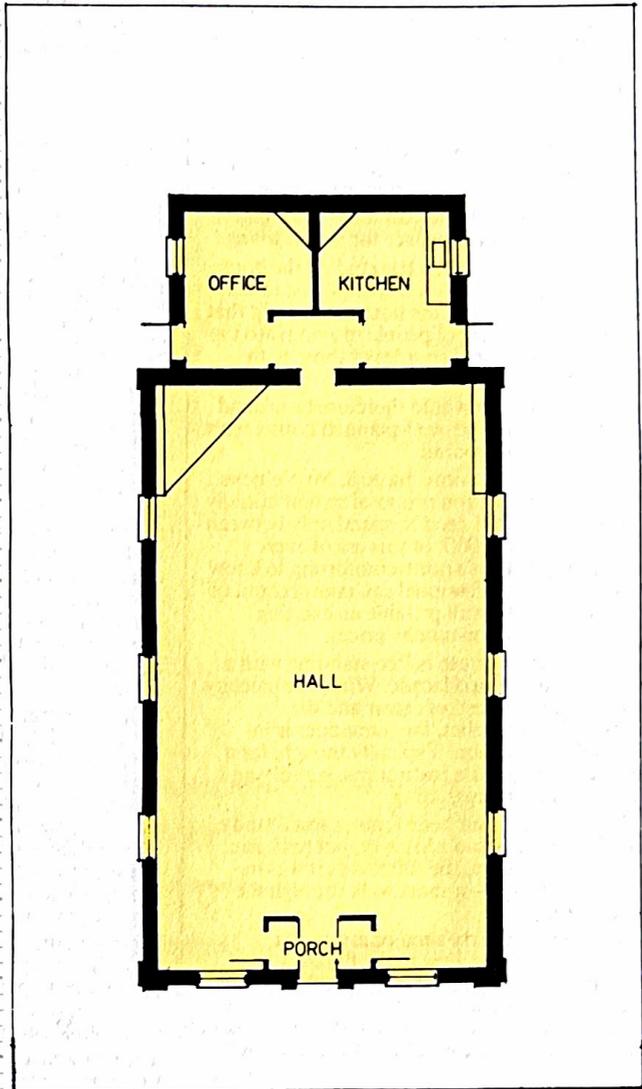
Total: \$150,500



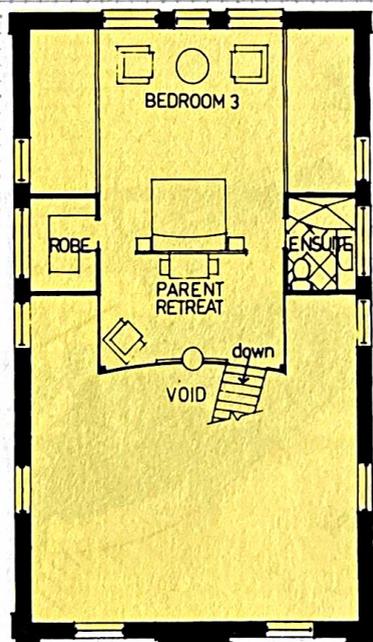
AXONOMETRIC VIEW



NEW GROUND FLOOR PLAN



EXISTING FLOOR PLAN



NEW MEZZANINE LEVEL

# Emphasis On Living Space

**T**his house in Northcote a suburb tagged by some as the "new Carlton", and it has a lot going for it — sitting on a hill, boasting fine views, a lot of character, an inner suburban address and plenty of space for family living.

Architect Nick Veltjens has studied the house and believes a renovation costing just under \$70,000 would equip the house with most that it needs for the sort of people moving into the area — professional couples or those with children in their teens.

The total package would therefore be around \$170,000 for a large, well-planned house, with three to four bedrooms.

With an eye to minimising cost, Mr Veltjens staged his renovation proposal so that initially the owners would need to spend only between \$30,000 and \$40,000. In this era of ever-escalating costs, it's quite comforting to know that a skilled professional can take account of such factors and still provide an exciting design at value-for-money prices.

The Northcote house is free-standing with a finely proportioned facade. While the balcony and lace are in need of repair and the outbuildings derelict, the remainder is in habitable condition. Typically though, for a house of its age, the bathrooms, laundry and kitchen require upgrading.

The house has four bedrooms, a small study, two bathrooms and a kitchen, but only one small sittingroom. the toilet is as it was in grandma's day — a short walk through the backyard.

One of the property's major assets, Mr Veltjens says, is a view to the horizon, a feature not easily found in company with an inner suburban address. Its major drawback, he points out (apart from the outside loo), is its one small sitting area, at odds with the four bedrooms.

Consequently, in updating the property Mr Veltjens' main aim was to give the terrace living space (even at the expense of a bedroom or two) thus creating a balance between living and sleeping quarters. His finished design allows for three bedrooms (one with sitting area), a bathroom on either floor, a laundry, a formal sittingroom, a kitchen and breakfast area and a large open-planned dining and living area, looking through floor to ceiling glass to courtyard and terrace areas. The whole effect would be one of space and light.

Mr Veltjens suggested tackling the work in three stages. Stage one would involve alteration to the ground floor and would be the costliest stage. However, it would leave the occupants with a workable living area and no need to undertake further renovations until the bank balance took on a rosier glow. Changes would be necessary to the sitting, dining and living spaces together with a new kitchen, laundry and bathroom. Almost all the new work would be within the existing boundaries thereby helping to keep costs down.

From the street, Mr Veltjens recommended leaving the front bedrooms untouched and then turning over some wasted passage space behind the stairs to the new bathroom and laundry. The bathroom would be small, but workable, about the size of an average ensuite. The existing main bedroom, he suggested could take on the role of formal sitting area, with new windows and a courtyard as devices to allow morning sun into the room.

From the sittingroom there would be steps up to the informal living area, the hub of the house, where removal of some existing walls would be required and where the new exterior walls would be full-length glass on three sides.

The new kitchen would have a handy breakfast bar and would look out through a garden window to the courtyard beyond. The

dining area would also take advantage of court.

Mr Veltjens recommended removing an existing side veranda to allow more light the house and to increase the space of the dining and living areas. The veranda, he points out, is not needed because the house faces south and does not require sun protection. In fact sun is enticed into the living area (a difficult task in a south-facing section of a terrace house) by allowing its exterior walls to jut out into the rear garden.

As part of stage two, Mr Veltjens proposes backyard area be terraced and fenced. He suggests a carport (that could double as a covered entertaining area), but also points that this would be an optional cost dependent on owner preference (and pocket).

The carport is cleverly planned on the diagonal to allow entry from a narrow side lane and to provide a small adjoining storage shed.

Third stage of the renovation project would involve alterations to the first floor, primarily the main bedroom area. Mr Veltjens recommended incorporating the existing study into the bedroom to create a large parents' retreat. He sold the area as a quiet spot, well removed from the hustle and bustle of teenage activities on the ground floor.

The room has magnificent views and its laced enclosed balcony would make the perfect place for reviving jaded spirits at the end of a long day.

Mr Veltjens points out that an alternative plan would be to use the first floor as a children's domain. In this way, the area could have three bedrooms and a bathroom, or two bedrooms, a bathroom and an activities area.

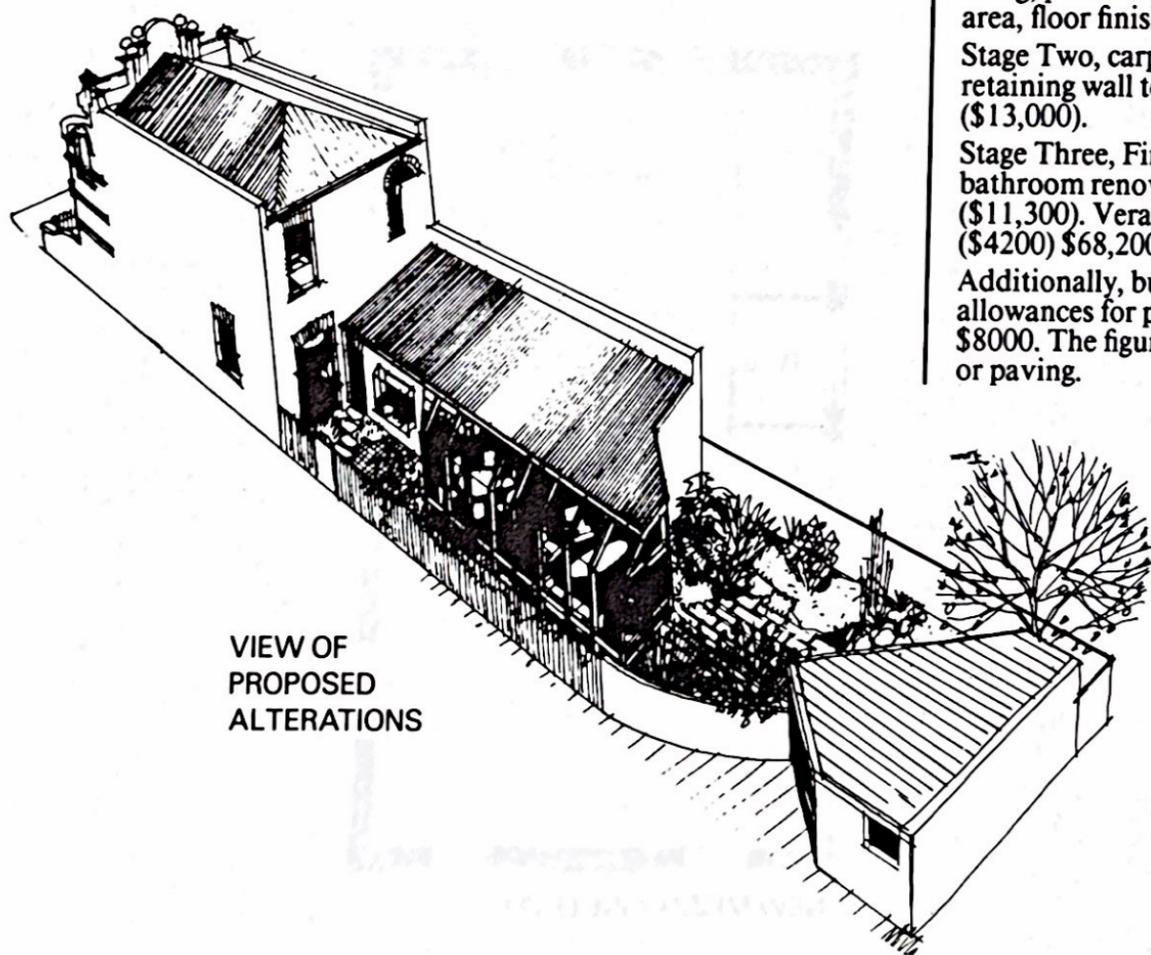
Costings for the renovation (with owner-builder alternatives in brackets) are as follows:

Stage One, Structural alterations to ground floor including demolition, removal of debris, brick construction, windows, doors, beams, tiling, plumbing, electrical, heating to living area, floor finishes — \$37,000 (\$33,000).

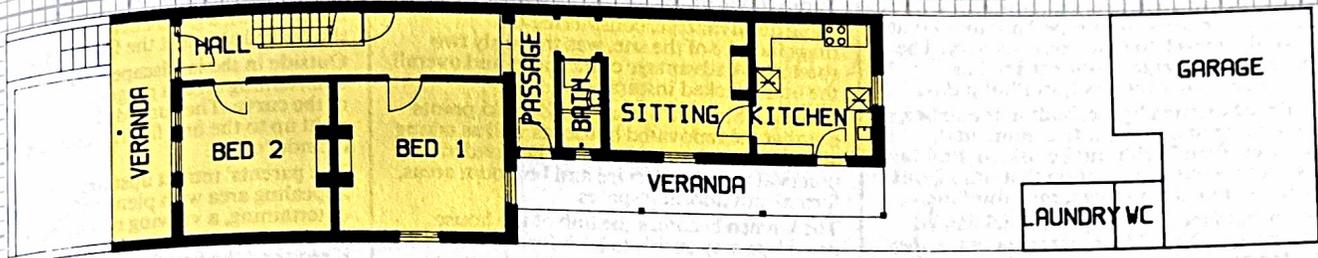
Stage Two, carport curved brick fence, retaining wall to lane, and fence — \$14,500 (\$13,000).

Stage Three, First floor alterations, including bathroom renovation and built-ins — \$12,000 (\$11,300). Veranda and balcony repairs \$4700 (\$4200) \$68,200 (\$61,500).

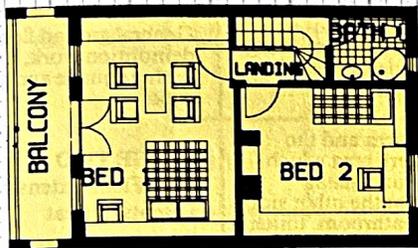
Additionally, budget costs should make allowances for painting and carport to about \$8000. The figures do not include landscaping or paving.



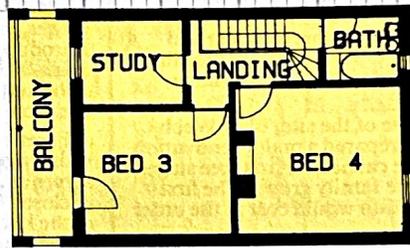
VIEW OF  
PROPOSED  
ALTERATIONS



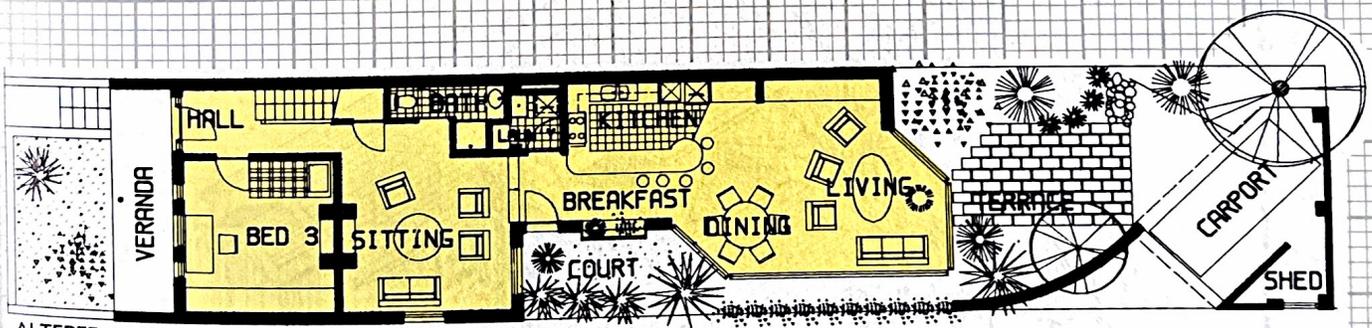
EXISTING GROUND FLOOR



ALTERED FIRST FLOOR PLAN



EXISTING FIRST FLOOR



ALTERED GROUND FLOOR PLAN

# Images Of A French Villa

**T**hose with a hankering for the lifestyle of southern France — minus perhaps the climate — would do well to note this discovery. The house sits on a large allotment and has magnificent views across Port Phillip Bay.

While the existing house, built in the sixties, has nothing in particular to commend it, architects Blair Webb and Zemski, of Prahran, have conceived a renovation that transforms the house into a stunning family dwelling.

Somewhat fancifully they have nicknamed their project, Villa Mornington, because, they say, the finished product evokes images of the inviting villas of southern France.

The architects have designed the extended house for a family with teenage children. They have given it a pool, with children's living areas on the ground floor and a delightful parents' retreat on the first floor.

As the existing structure almost totally fails to acknowledge the views, the first floor cleverly serves two purposes. The architects say they have tried to create a strong sense of location in the architectural features.

The front of the house has a curved portico entry and large picture bay windows and to take advantage of the northerly aspect and cross ventilation in the hot summer months they have given their villa a series of large open spaces.

Because of the value of the site, Blair Webb and Zemski have prepared a major renovation and extension to be carried out in three stages, over 10 years, as the family grows. The first stage of the renovation would cost in the order of \$78,000.

After inspecting the Mornington house, the architects felt there was considerable scope for improvement, despite the fact it was in good condition and had three bedrooms all with built-in robes. The main problems were the constrained entry, much wasted circulation space, outdated layout facilities and a lack of a

familyroom and ensuite bathroom.

A big disadvantage, considering the magnificence of the site, was that only two rooms took advantage of the views and overall the house lacked inspiration.

In his Archicentre report, Mr Zemski points out that the renovated house, as well as taking advantage of the views, would be divided into practical zones — service and bedroom areas, formal and informal spaces.

The kitchen becomes the hub of the house, providing easy access to both formal and informal dining and to the parents' retreat upstairs. All service areas are upgraded including the provision of an ensuite to the master bedroom.

Mr Zemski recommends a sense of presence be created at the front of the house through the introduction of some formal symmetry.

Once through the curved portico, the visitor can look right through the house to the pool in the rear garden. To the right of the entry is the bedroom wing and the left the large open-planned formal living and dining area.

With clever planning and use of large window spaces, the architects have managed to introduce northern light into the entertaining areas, as well as maintaining views from the two front rooms, the lounge and the master bedroom.

Adjacent to the formal living area and the stairs to the first floor is a gallery area which serves as a link to the kitchen and glass-enclosed family/meals area. On the other side of the kitchen are the family bathroom, toilet, laundry and third bedroom.

In order to minimise costs, the architects have retained plumbing areas as they are in the existing house. Consequently, the kitchen and bathroom remain in the same spot.

Mr Zemski describes the kitchen as a large and functional room with lots of cupboards and a

central preparation area. It overlooks the familyroom, a glass-enclosed area that repeats the curved shape at the front of the house.

Outside in the landscaped garden and entertaining area, a pergola follows the shape of the curve. The curved glass actually extends right up to the first floor, creating a glass cylinder effect.

The parents' retreat upstairs is a wonderfully appealing area with plenty of space for entertaining, a viewing room and a balcony which overlook the bay. Mr Zemski says that if required the first floor area can also provide space for another two bedrooms, or one bedroom and a study.

To further reduce the initial outlay, he suggests that the work could also be staged:

## STAGE ONE

### Ground Floor Extension

Family/meals area, new bedroom, front facade \$39,600

Laundry, bathroom reorganisation \$11,400

New kitchen, including wall oven and cooktop \$12,700

General ground floor reorganisation including demolition work, new fireplace to dining/lounge and general making good \$14,300

\$78,000

## STAGE TWO

### First Floor Extension

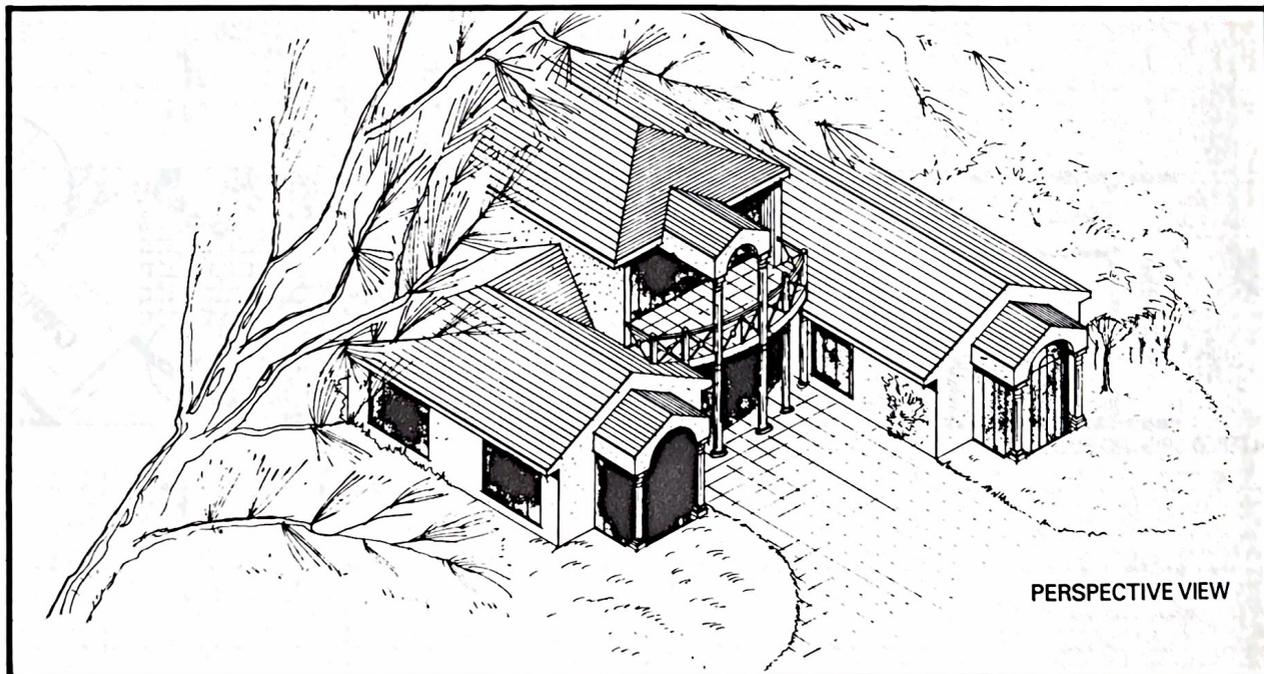
Parents' retreat \$31,000

## STAGE THREE

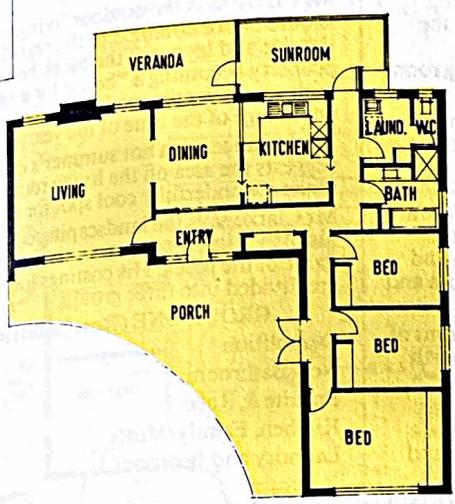
First floor study and bedroom (optional) \$45,000

### External Works

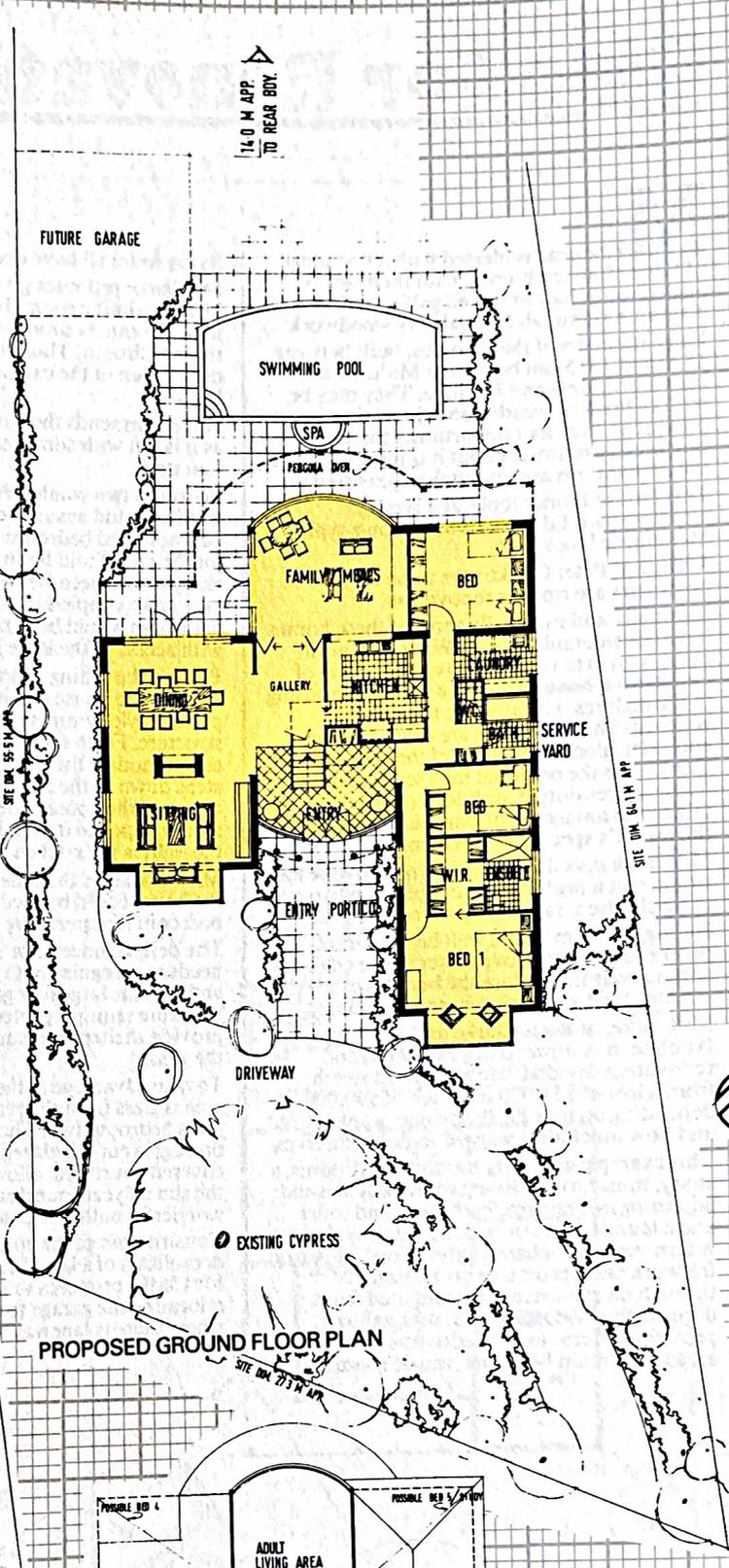
Including pool, some landscaping, pergola rear, paving around pool and to front entry \$25,000



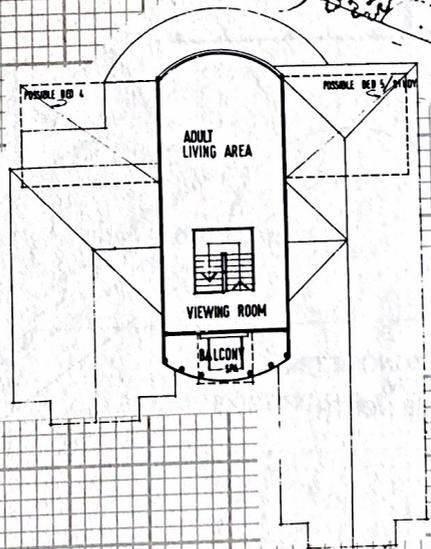
GARAGE AND WORKSHOP



EXISTING FLOOR PLAN



PROPOSED GROUND FLOOR PLAN



PROPOSED FIRST FLOOR PLAN

# Ripe For Renovation

**M**elbourne is blessed with a fine range of Edwardian era homes, with their sleepy angled roofs, half timbered gables and elaborate verandah and balcony woodwork. Large numbers of these homes, built between 1890 and 1915 can be seen in Middle Park, Hawthorn, Kew and Ivanhoe. They may be built of brick or weatherboard and they present an excellent opportunity for the prospective renovator, but it is important that the renovations are undertaken sensitively.

This House-hunter looks at a typical weatherboard Edwardian home, on a typical Melbourne block.

Architect, Peter Clarke says these types of properties are ripe for renovation.

Internally and externally most of these homes have considerable charm. What they need most is an extension to provide the level of facilities we have all come to expect of housing in the eighties. Usually, the rooms are generous and the homes are often built on good size blocks. On most of these blocks, Mr Clarke sees the potential for a series of outdoor living spaces dotted around the property, each taking advantage of the particular season and the owner's special requirements.

Mr Clarke says this house is typical of one that would suit a professional couple with two or three children, ranging up to teenage years.

He suggests they could well be the sort of people looking to move closer to the city without wanting to lose the benefits of a sizeable land area and generous rooms.

Mr Clarke, of Peter Clarke and Associates, Ivanhoe, recommends an extension and renovation divided into stages and worth from a low of \$51,000 to a high of \$90,000, depending on how far the owners wanted to go and how much they wanted to do themselves.

This example currently has three bedrooms, a study, music room, living room, kitchen and adjoining dining area, bathroom and toilet and a laundry with outside access only. It has a return verandah charmingly framed by period fretwork and decorative posts. Entry is through an eye-catching leadlight front door, with a wide arched central hallway providing access to the bedrooms and living areas. The main bedroom, music room and

living room all have open fireplaces.

Mr Clarke proposes giving the house a new kitchen, dining room, bathroom, laundry, family room, bedroom and an ensuite to the main bedroom. This would involve demolition of the existing bathroom and laundry.

He recommends the structure remain largely as it is but with some rearrangement of room functions.

Bedroom two would become a walk-in wardrobe and ensuite to service the main bedroom and bedroom three would make way for the household bathroom. The existing study would become bedroom two and the area now occupied by the kitchen and bathroom would become the new dining room with access to the large lounge.

Beyond the dining room would be the new areas of the house, all designed to retain the period-style symmetry of the existing structure. From the dining room, to accommodate the slope of the block, there are steps down to the family living area in the centre of the house. The third bedroom and laundry open to the left of the family room and the right is the kitchen and meals area.

Mr Clarke says the music room at the front of the house could be used as a study or fourth bedroom if required by the owners.

The design concept for a house such as this needs to recognise both the size of the block and that the large rear garden faces west and therefore requires protection devices to provide shelter from sun in the hottest parts of the year.

To take advantage of the sun, the family living area is glass from the rear, round to where it joins bedroom two. The meals area opens through a curved glazed section to a pergola-covered courtyard, allowing controlled use of the sun all year round and providing a wonderful outdoors entertaining area.

Construction of the courtyard would involve demolition of a large brick garage and shed but Mr Clarke proposes to take care of this by relocating the garage to the rear of the block where there is laneway access.

The structure at the rear of the property becomes more than just a garage — it also has provision for a workshop and shower room, the latter to service the optional pool. It would be constructed in the Edwardian character of the house.

The whole structure is joined to the house by a roofed lattice link-way, which Mr Clarke says has two main functions — to provide cover between the garage and house and to provide summer shade to the pool area. Both the garage and linkway are designed to continue the symmetry of the house.

Mr Clarke says the outdoor living spaces should not be confined to the rear. Because of the size and layout of the block he sees the property becoming a "house for all seasons" with special landscaped areas to take advantage of the time of the year.

For instance, on a hot summer's day he suggests the area off the living room would make a wonderfully cool spot for reading.

Mr Clarke says the landscaping component of his plan is important to maximise the land value of the block. His costings for the project are divided into three groups:

## GROUP ONE (Rear Addition)

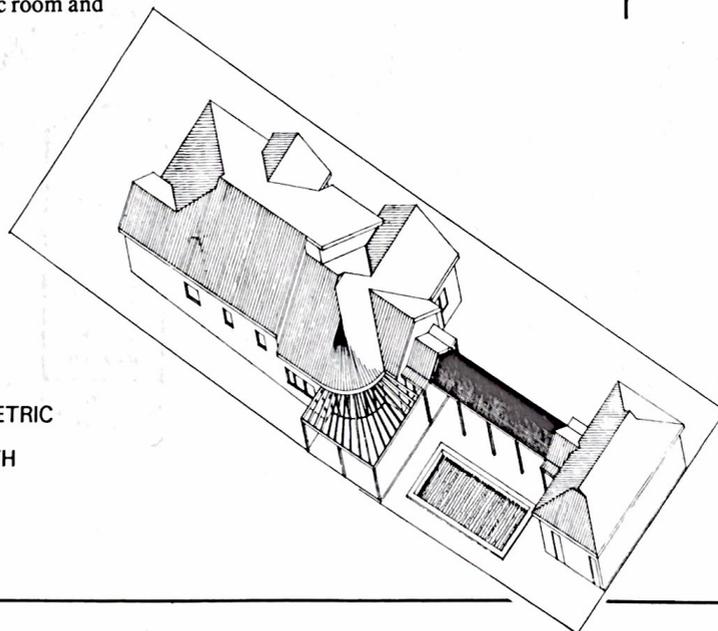
Demolition	\$2000
New Bathroom	\$4000
Ensuite & Robe	\$3000
Kitchen, Family/Meals	
Laundry and Bedroom 3	\$42,000
	\$51,000

## GROUP TWO

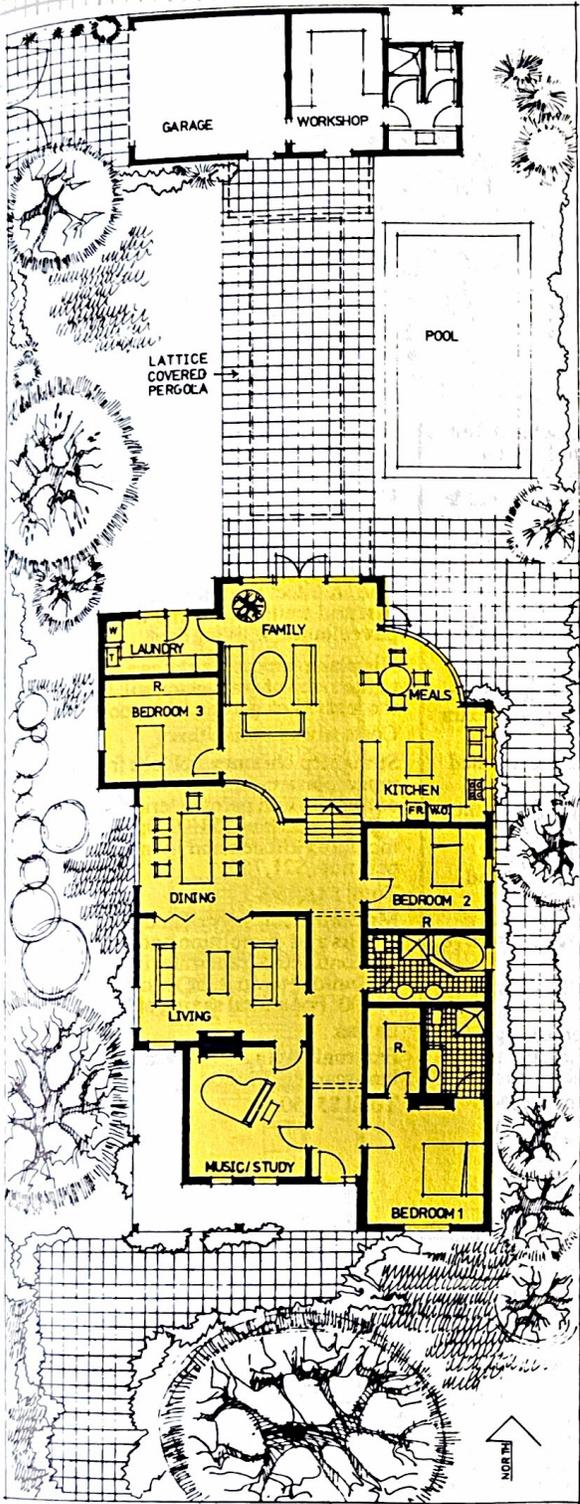
Garage & Workshop	\$14,000
Shower Room	\$2500
Lattice Linkway	\$4000
Paving to Garage from rear access	\$1600
	\$22,100

## GROUP THREE

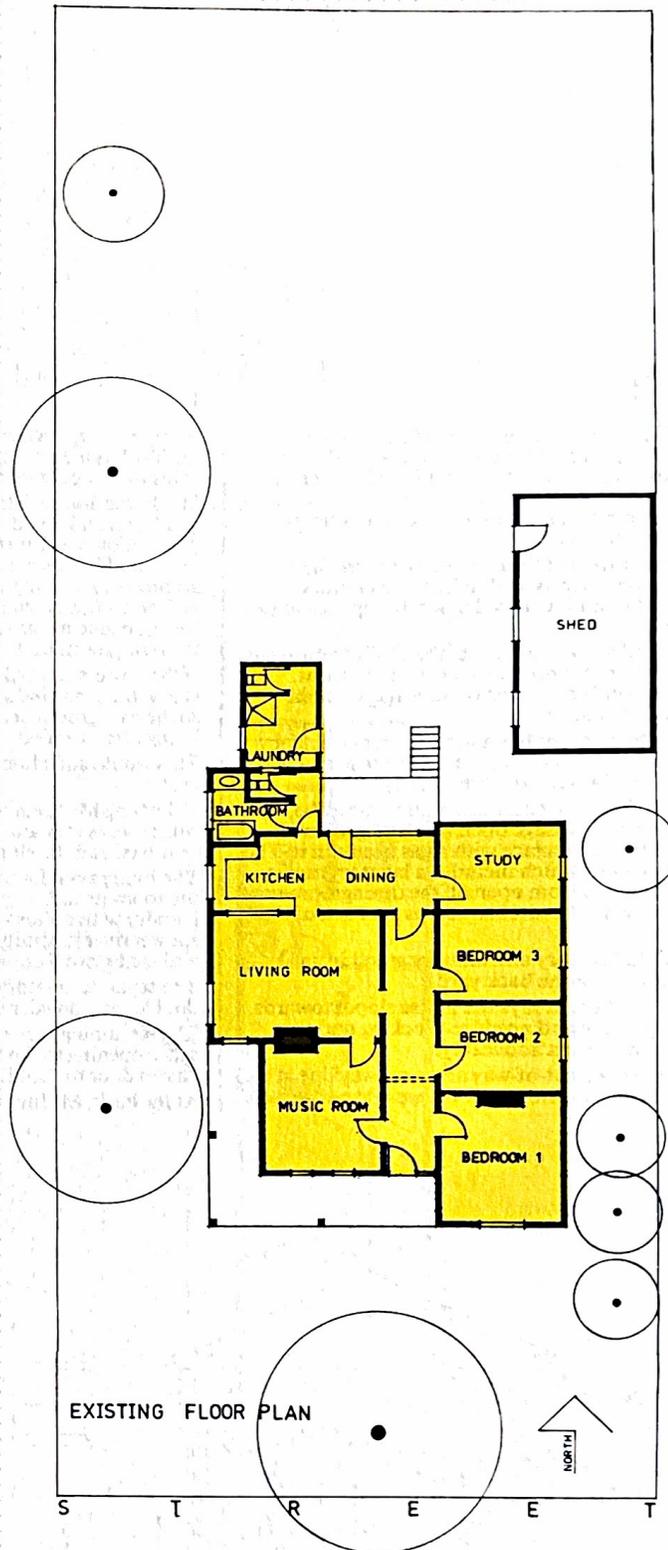
General Landscaping	\$2000
Pool	\$12,000
Paving — Court and under lattice	\$4600
	\$18,600



AXONOMETRIC FROM THE NORTH

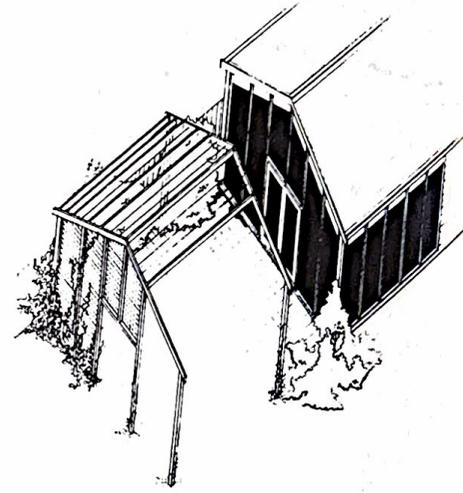


PROPOSED FLOOR PLAN



EXISTING FLOOR PLAN

# Sleek And Simple For Low Cost



**T**here is one sure way of containing renovation costs and that is to keep things sleek and simple. Architect Don Bretherton has done just that with his plan for this House-hunter, a block-fronted Victorian house in Hawthorn East.

Using much of the existing structure, he renewed bathroom/kitchen and laundry facilities and included a new living area at the back.

Behind a low wire fence, the timber house has an iron roof and intact lacework in front, although Mr Bretherton says the veranda needs attention.

The front room has a marble fireplace, fancy cornices and skirtings, a ceiling rose and ugly shelves flanking the fireplace.

Next door is a bedroom with a wardrobe, before the passage open to a livingroom boasting a fireplace with a gas heater in it. The bathroom (which includes a lavatory) and a second bedroom open off the diningroom next door, with the kitchen across the back of the house.

An old lavatory and laundry stand in an outhouse in the back yard.

Mr Bretherton says the house slopes towards the passage and needs re-blocking and the chimney leans noticeably.

There is a right-of-way and a railway line at the back, and the house on the west has a two-

storey section overlooking the back yard. But the block is a deep 7 by 49.4 metres which helps to compensate for the railway.

Mr Bretherton says the house is in reasonable condition and could be lived in for several years before work is started. He sees it as a first home and he has planned the renovation accordingly, leaving the front two rooms as bedrooms (away from train noise) or as a bedroom and a study, and altering things from the livingroom back.

If the owners wanted two bedrooms and a study, the plan could be moved down a room so the livingroom becomes the study and extra living area is added at the back.

This would add about \$10,000 to the finished cost.

Following Mr Bretherton's first proposal, the front rooms stay although the shelves are removed and the chimney straightened.

The livingroom fireplace is demolished and the room replaced by a bathroom-cum-laundry with a shower recess, or bath with a vanity unit and laundry alcove with an external door.

The separate lavatory includes a basin so it doubles as a powder room.

The remaining corner is proposed storage space opening to the hall, although it could have a door to the kitchen to make a pantry.

At the back, Mr Bretherton recommends

removing bathroom, diningroom and bedroom walls and installing a U-shaped kitchen with a breakfast bar to the new living area.

He proposes retaining external walls but replacing the lean-to-roof over the old kitchen and part of the diningroom.

The architect recommends having glass on the east and south sides, with double doors to a paved outdoor living area.

His plan proposes building a carport opening to the right-of-way which still leaves room in the leafy back garden for a pool or spa.

Costs work out like this:

Straighten chimney, reblock front rooms and repair plaster, repair veranda, demolish outhouses and paint exteriors, \$8700; WC, laundry and bath, \$13,000; Extension, including kitchen and livingroom and painting, \$21,750.

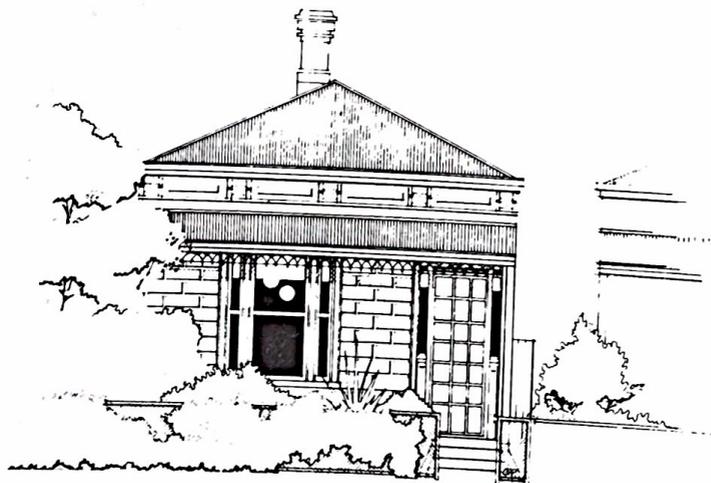
Total \$43,450.

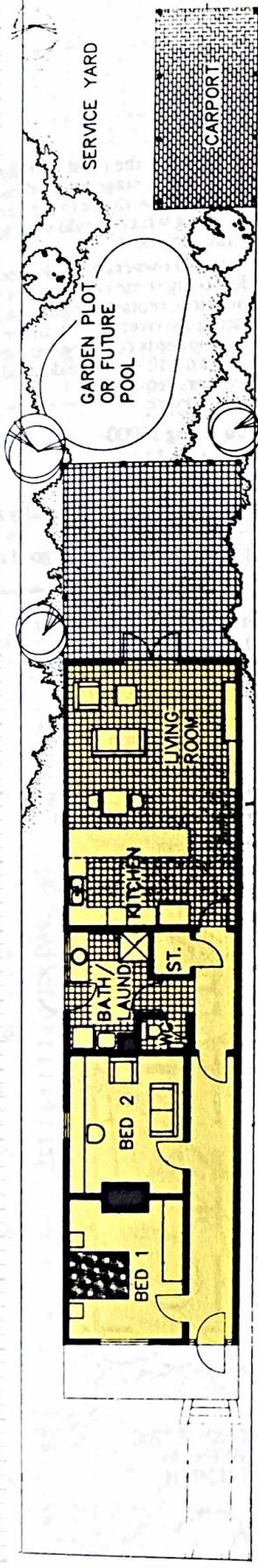
Mr Bretherton says a handyman could do repairs and demolition and save \$5200. If the subcontracted tradesmen instead of getting the builder to do it, he would save another \$5700. For a total saving of \$10,900.

Extras:

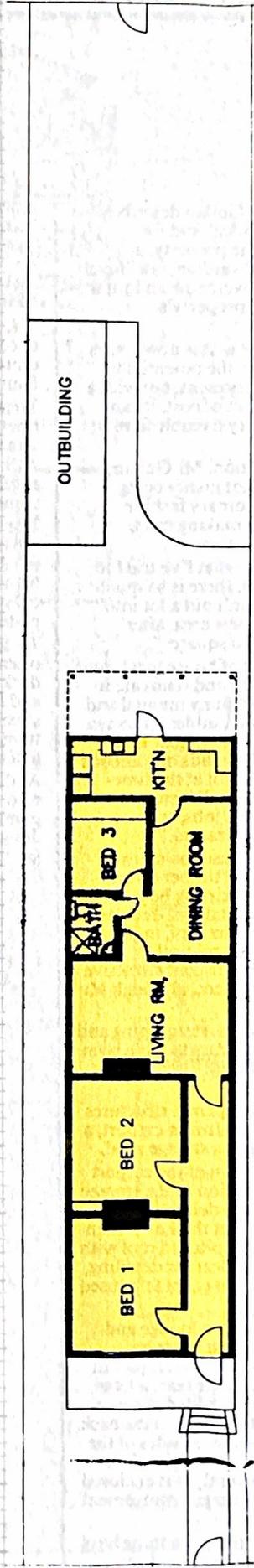
External paving, \$1350; carport, \$200; landscaping, \$2500.

Total \$5850.





ALTERED PLAN



EXISTING PLAN

# For The Home Handyman

**A**RCHITECT John Gullan describes this House-hunter as the ideal find for masochists, stating that the property, a double-fronted timber Edwardian, is a "lovely house, so long as buyers overcome an initial sinking feeling due to the property's dilapidated condition".

"You have to look past what it is now," says Mr Gullan, "to what it has the potential to become. It's a trifle sad at present, but with a bit of effort and a minimum of cost, it can become a comfortable, very liveable family home."

Because of cost consideration, Mr Gullan decided the house could not justify being extended in quite the customary fashion. Rather, he has worked on making more functional, what is already there.

"I've been very modest in what I've tried to do," he explains. "Besides, there is so much repair work needed you can't put a lot into new building. The actual new area, after demolition, is less than two squares".

He says that is not the sort of house to warrant paying a builder to move in and renovate in one sweep. "There are too many manual and time-consuming tasks for a builder," he says. "The expense would not be justified. The house needs to fall into the hands of someone who is prepared to have a shot at the time-consuming items themselves. Where necessary the more complex jobs, such as restumping, can be sub-contracted."

On the positive side, the house has many original features — panelled timber doors, Edwardian fretwork, deep skirting boards and architraves, double-hung windows, detailed chimney stacks, a finial on the roof, in the master bedroom a cast iron and timber fireplace surround. There is also an attractive surround to the lounge fireplace, although Mr Gullan doubts it is original.

He says while the house needs restumping and some replastering, there appears to have been a considerable amount of work already done on rewiring and replumbing.

In the yard there are three separate structures besides the house — an aluminium carport, a laundry and toilet block and a storage shed.

Mr Gullan advises demolition of the carport and laundry block but retention of the storage shed, which he describes as a delightful structure built to complement the Edwardian features of the house. It has a pitched roof with finial, period windows and pleasant detailing, ideal perhaps for a cabana, if it is not to be used for storage.

The house has two bedrooms, a lounge and dining room connected to each other by fretwork, a kitchen and bathroom (all part of the original structure) and at the rear, a large unused room which has been added at some stage of the property's history. Also at the back is a skillion veranda around three sides of the house. Mr Gullan believes that originally it was an open verandah; currently it is enclosed and divided into a rather strange arrangement of rooms.

In upgrading the property, the main thing he is proposing is demolition of the veranda and

replacement of the kitchen. The old kitchen becomes the new laundry, while the original bathroom stays where it is, gaining some extra space from wasted passage area. If required, the bathroom could also open to the adjoining bedroom, creating an ensuite.

The new kitchen is really the only fresh piece of construction. It links up with the large unused rear room to become a quite sizeable family living area of 6.5 x 3.9 metres.

To take advantage of the north-facing rear orientation, Mr Gullan proposes that the kitchen should have a large curved window wall. He believes the effect could be achieved at reasonable cost by using standard componentry.

The biggest expense," he says, "will be having the kitchen benches made up in a curve, but I felt it was necessary to introduce at least a little bit of romance into the place." Against the curve there is benchspace, a sink and hot plates.

To capture the full effects of the favorable orientation, Mr Gullan proposes that a large deck wrap right around the laundry, kitchen and family room. On fine days, sunshine will stream into the glass-enclosed living area, transforming it from a dark and gloomy space to a bright and liveable haven of light.

At the side of the property, Mr Gullan recommends a new double carport with a pyramid roof to tie in with the Edwardian design at the front of the house.

Mr Gullan has divided his costings into two

groupings. For the most part, items in the first group could be staged according to owner preference — with the exception of restumping which would need to be tackled first and foremost.

He says the owners may also feel capable of undertaking some components such as demolition, replastering and painting, thus reducing the overall cost. In the second group, all components could be handled by the owners and all could be delayed for as long as the owners required.

## GROUP ONE

Restumping \$3000

Demolition \$2000

Bathroom \$4000

Kitchen additions and laundry alterations \$17,000

Replastering and making good internally \$6000

Decking \$4500

Painting (in and out) \$6000

\$42,500

## GROUP TWO

Cladding Repair \$2000

Carport \$4000

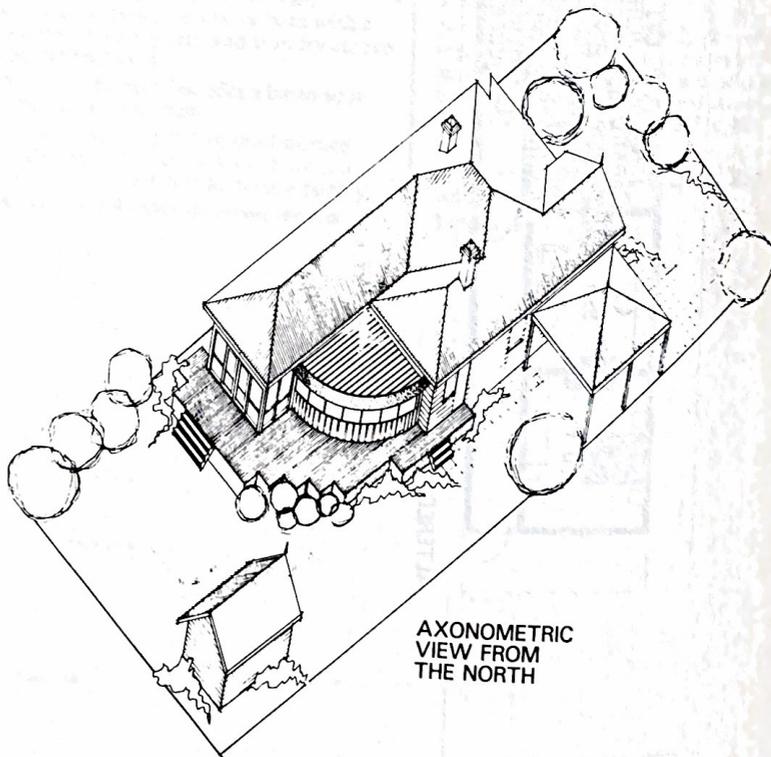
Shed Repair \$1500

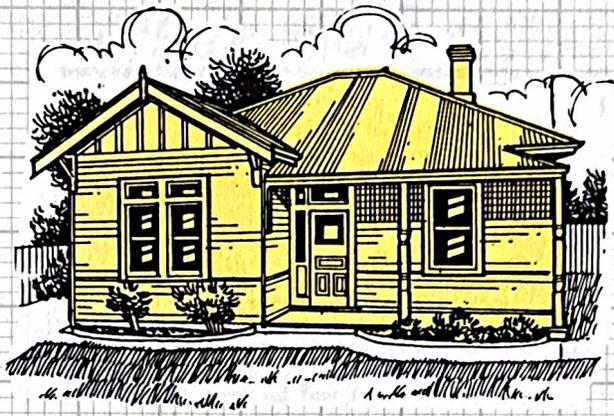
Landscaping \$4000

Driveway \$2000

Repair front porch \$1500

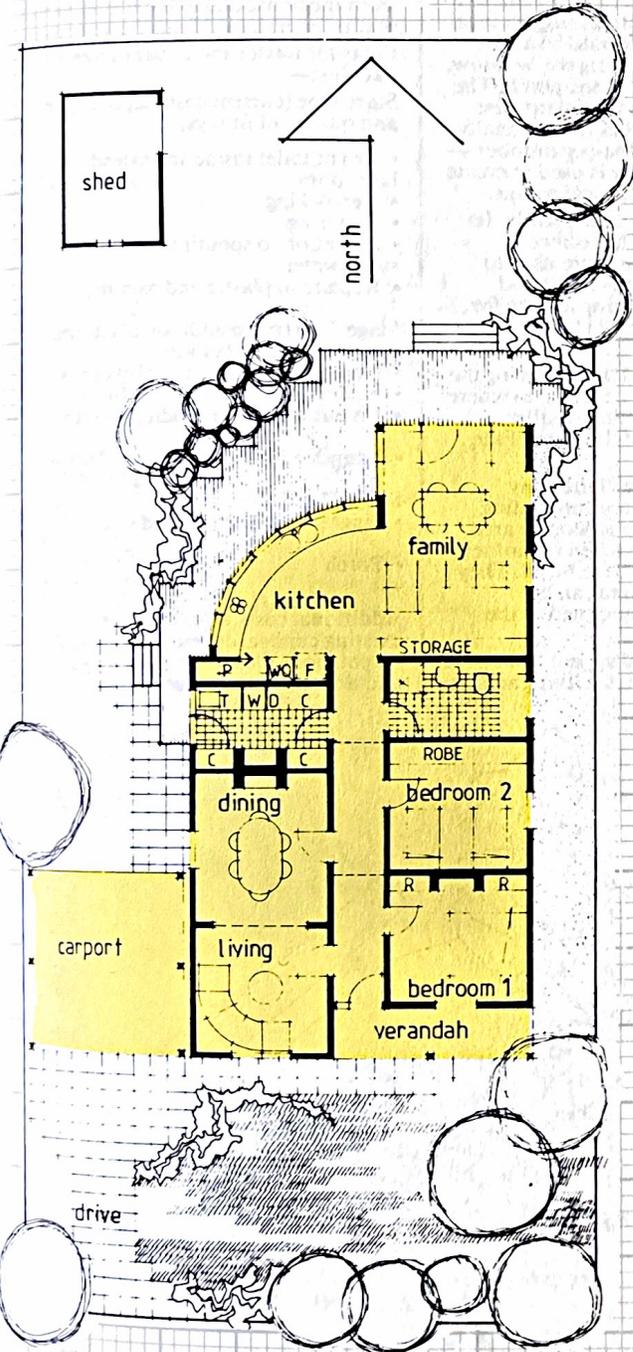
\$15,000



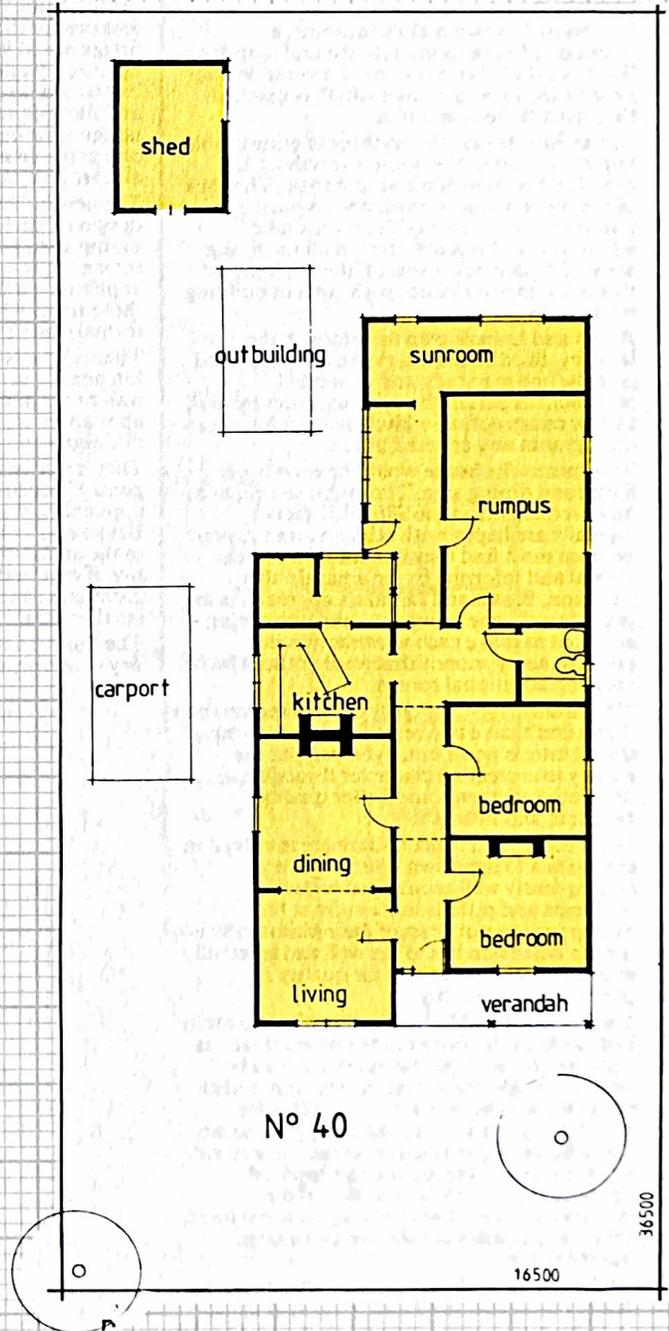


EXISTING FRONT VIEW

PROPOSED FLOOR PLAN



EXISTING FLOOR PLAN



# Perfect Home For Newlyweds

**T**his house is a double-fronted weatherboard Californian bungalow in suburban Ascot Vale and architects say an expenditure around the \$50,000 mark would make the house an attractive proposition for a married couple with one child or a couple planning a family in the near future.

They say, however, this level of expenditure could be cut back considerably by a combination of staging, deletion and do-it-yourself tasks, depending on owner preference.

The house has two main bedrooms, a bathroom, living room, kitchen and laundry. There's a third bedroom, once a veranda and now closed in, and a toilet which is reached through a tacked-on porch.

The architects say: "Everything is quite usable but, at the rear of the house everything is exactly where you don't want it to be. The back of the property faces north and, typical of a house of its era, none of the rooms take advantage of this asset, least of all the living areas. The laundry opens off the kitchen and this is not in accordance with current building regulations."

Basset and Lobaza plan to demolish the laundry, third bedroom, porch and toilet and give the house a study and expanded bathroom as part of the existing structure and, as new construction, a kitchen, laundry, diningroom and covered porch.

This means the house would have only one living and dining area. The architects explain, however, clients in the \$80,000 bracket typically are happy with such an arrangement because most find they cannot afford both formal and informal living areas. In this situation, Basset and Lobaza's approach is to provide only one living area and one dining area, but to make each as attractive as possible, using money that would otherwise be spent on additional rooms.

"If you don't have the costs of extra rooms and if you don't have two sets of furniture to buy," the architects point out, "you can put the money into creating character through decorative elements and better quality furniture and fittings".

Hugh Basset and Irena Lobaza are involved in extensions to their own houses and are consequently well acquainted with the problems and pitfalls that confront the average renovator. Part of their philosophy is that an extension has to age well and gracefully and that it's better to aim for quality in preference to quantity.

Under Basset and Lobaza's plan, the two main bedrooms at the front of the house remain as they are and because the toilet needs to be brought inside, the architects recommended the bathroom be one of the first areas for attention. The room would occupy the same space but, as there is space on the western side of the property, the architects proposed a "pop-out" extension to the side of the bathroom. This allows for a separate enclosed toilet, a spa bath with shower and a large vanity bench.

"As this is the only bathroom in the house we felt it would be a good idea to make it a nice

one," they say. "However, if the owners are looking for ways to economise this is one of the areas where savings can be achieved by doing away with the 'pop-out' addition".

Basset and Lobaza propose a study, adjacent to the bathroom, with bay window and bench seating, in the area currently occupied by the kitchen. This is another area of flexibility because the room could have a variety of uses — as a third bedroom, a parents' retreat or even a formal diningroom. The study opens to the living area and the architects suggest ideal features for the livingroom would be a new fireplace and a large eye-catching bay window, opening to a north-facing covered porch. The bay would be used to create special interest and the architects propose that it be specially designed rather than an off-the-peg number — one of the areas where money is used to create atmosphere rather than additional rooms.

The new kitchen is adjacent to the study. Its design recognises the house has only one dining area, and visual barriers are used to screen the room from kitchen clutter and appliances, a thoughtful planning feature for those times when it is to be used for more formal dining.

The architects have achieved this by giving the kitchen a semi-enclosed appliances area where wall oven, microwave and other smaller appliances are located out of the sight of the diningroom.

They described this area as a "latter-day pantry" because as well as accommodating appliances, it serves as the food storage area. Basset and Lobaza say the kitchen is another of the areas where costs can be reduced. They say, if required, the pantry area can be eliminated and the kitchen confined to the smaller area.

The diningroom gains visual appeal from a bay window similar to that in the living area. It

also has side doors opening to the garage and laundry is off the diningroom.

At the rear, the property has a garage to a back lane. The garage is not a particularly attractive structure but if the owners wish to keep it for car parking, the architects propose that a proposed pergola, once established with greenery, would serve as a disguising element.

The main reason for the free-standing pergola, however, is to define an attractive outdoor seating area shaded from the western sun. The architects also propose a pergola over the garage. Costs for Basset and Lobaza's plan would be like this:—

**Stage One** (current costs depending on materials and quality of fittings)

- Bright toilet inside and extend bathroom \$10,500 — \$11,000
- Reblocking \$1,000 — \$1,500
- Rewiring \$1,000 — \$1,500
- Attention to spouting and stormwater \$1,000 — \$1,500
- Repairs to plaster and painting \$17,000 — \$21,000

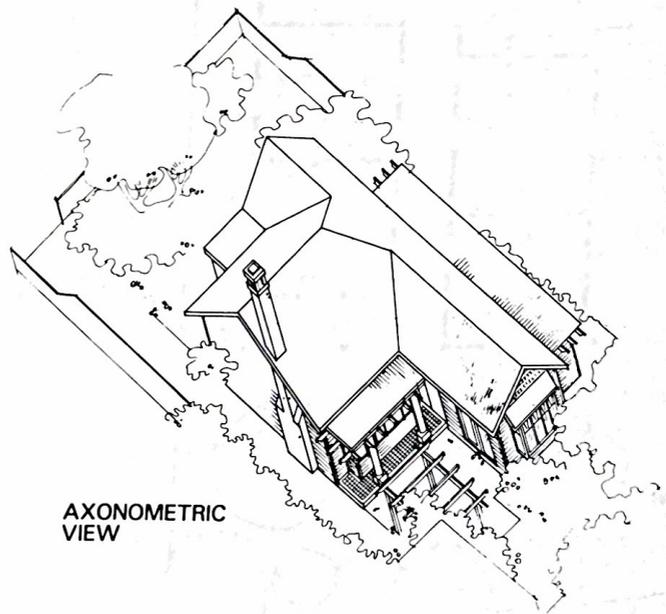
**Stage Two** (main addition of kitchen, diningroom and laundry)

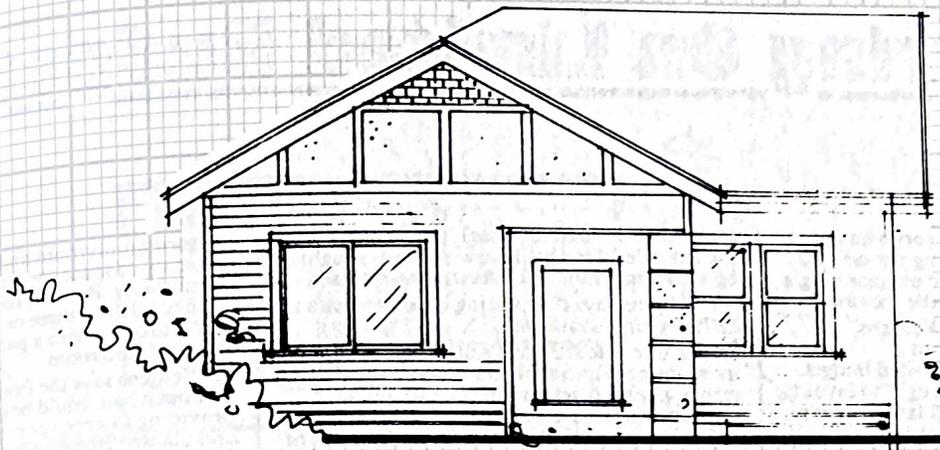
- Demolition and removal of debris \$1,000 — \$1,500
- Addition — 4 squares \$16,000 — \$23,000
- Fit out kitchen, excluding appliances \$6,000 — \$10,000
- Laundry \$2,000 — \$3,000
- \$25,500 — \$37,500**

**Stage Three**

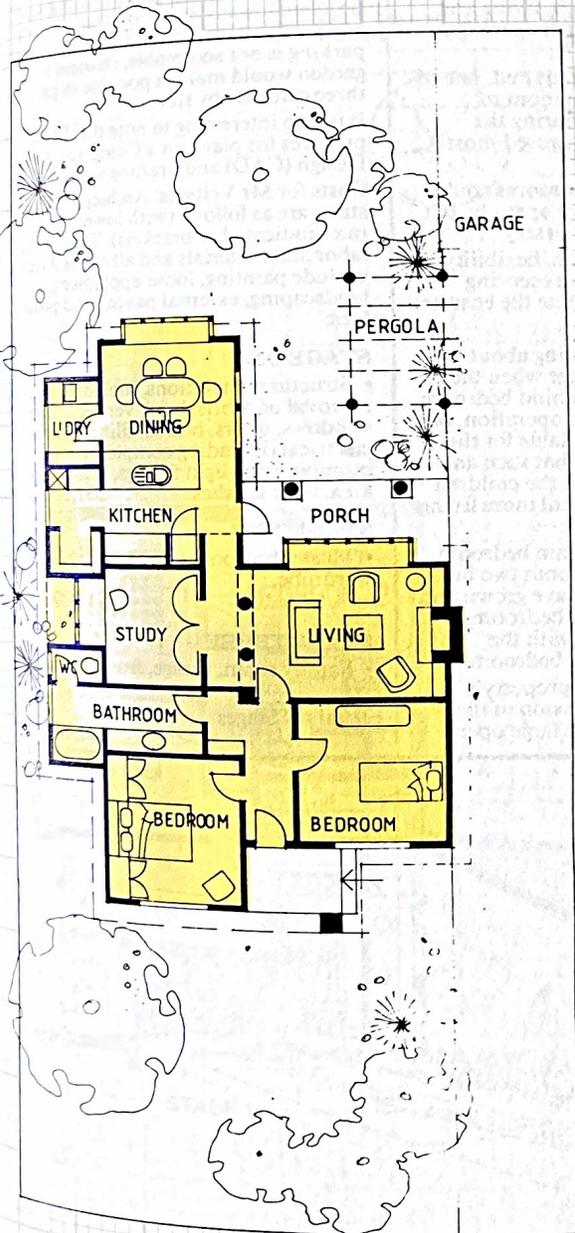
- Upgrade livingroom and study \$7,000 — \$10,000
- Porch \$2,000 — \$4,000
- \$9,000 — \$14,000**

Additional costs would include painting of existing cupboards, wardrobes and shelves, carpet, floor tiles, blinds, curtains and design and documentation fees.

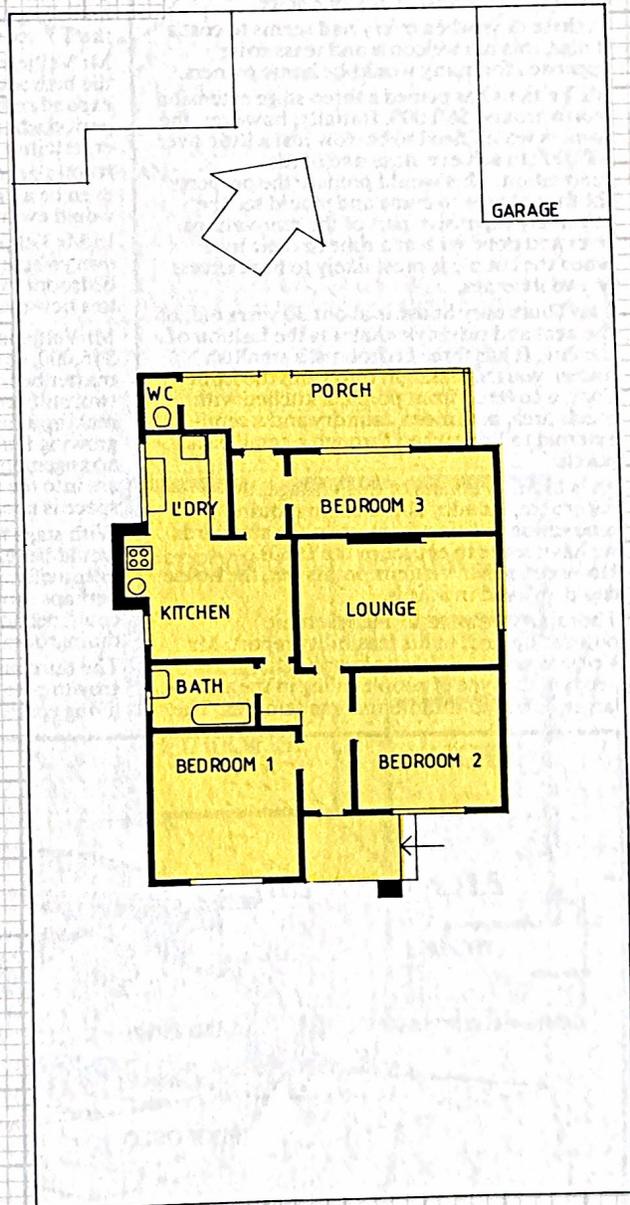




EXISTING FRONT ELEVATION



PROPOSED PLAN



EXISTING PLAN

# High Living On Limited Budget

**T**his plan will appeal to buyers who are looking for flexibility over a long period, say 20 years — those, perhaps, who are planning a largish family on a low-to-middle income.

North Balwyn architect, Nick Veltjens' proposals for the house represent a masterpiece of planning on a limited budget. He has given a great deal of thought to layout in relation to both finances and family needs and describes his ideas for the property as sensible rather than flashy.

The house is a brick veneer in Thornbury — nothing terribly exciting, but a good, solid house that Mr Veltjens believes can grow and change as the family expands, without involving the parents in large outlays of capital and interest at any one stage.

In these days when every nail seems to cost a dollar, this is a welcome and reassuring approach for many would-be home owners.

Mr Veltjens has planned a three-stage extension worth around \$80,000. Initially, however, the owners would need to borrow just a little over \$30,000 to achieve stage one of the renovation. This would prepare the property for the changes to come and would see the relatively expensive part of the renovations over and done with at a time in their lives when the couple is most likely to have access to two incomes.

The Thornbury house is about 30 years old, of the neat and tidy style that was the fashion of the day. It has three bedrooms, a smallish lounge you step straight into from the front door, a covered front porch, a kitchen with meals area, bathroom, laundry and a semi-external toilet reached through a small back porch.

As is usual in houses of this vintage, the bathroom, laundry and kitchen require renovation to bring them up to the standards we have come to expect in the 1980s. However, as Mr Veltjens points out, the house could be lived in as it is.

Thornbury is home to a large ethnic population and, in his feasibility report, Mr Veltjens says his design aims to satisfy the needs of the type of people living in the area — larger, lower-to-middle-income families. The

renovation is flexible enough to accommodate the extended-family lifestyle so often sought by a growing number of Australian citizens.

Mr Veltjens says the existing house appears to be in a sound condition.

Stage one of the architect's upgrading proposal involves no additional construction but, rather, a rearrangement of the existing in readiness for future expansion. At a time when the family may still be childless or have one or two small children, the kitchen, laundry and bathroom — with all their expensive plumbing requirements — are brought up to date in a compact central core.

This gives the house two or three bedrooms, one with an ensuite, a bathroom, living area and a kitchen with a meals bench opening to the TV room.

Mr Veltjens envisages that, if required, one of the bedrooms could be a diningroom to expand restricted living areas during the period when a new arrival has caused most entertainment to be at home.

At this stage, one of the two bedrooms could even be a pre-baby sewing room or study, but would eventually become the nursery.

In Mr Veltjens' Archicentre plan, flexibility is everywhere — the ensuite, at first serving bedroom two, would later become the ensuite to a new main bedroom.

Mr Veltjens sees stage two, costing about \$16,000, as an intermediate stage when the master bedroom is added on behind bedroom two, still keeping the nursery in operation, but making a further bedroom available for the growing family. He points out that such an arrangement could prevail until the children are into the toddler stage and until more living space is needed.

With stage two achieved, the main bedroom would be reached through bedroom two but, eventually, when the children have grown and perhaps moved out, the second bedroom could become a dressingroom, with the diningroom being used as extra bedroom.

The third and final stage of the property's growth plan would be the expansion of the living space by the addition of a large open-

planned familyroom and a garage or carport — plenty of space for six people to live comfortably. By now, the house would have the flexibility of three or four bedrooms, or two bedrooms with a parents' retreat/diningroom.

Mr Veltjens says the front entrance, which is without a hall, could be given a face-lift by providing a deeper porch or even an enclosed and planted entrance.

To make the house a more inviting proposition, he recommends bringing the roof down over the porch and adding two winged walls.

Mr Veltjens says car parking will always be a problem for this property if off-street parking and garaging are required. However, if tandem parking is not acceptable, changes to the front garden would make it possible to park up to three cars side by side.

It is also interesting to note that Mr Veltjens prepares his plans on a Computer Aided Design (CAD) and drafting system.

Costs for Mr Veltjens' Archicentre feasibility study are as follows (with lower owner/builder rates indicated in brackets). They include all labor and materials and all council fees, but exclude painting, loose appliances, landscaping, external paving and professional fees:

## STAGE ONE

- Structural alterations, including demolition, removal of debris, brick veneer construction, windows, doors, beams, tiling, plumbing, electrical (including complete rewiring), plumbing and light fittings, heating to living area, floor finishes. \$31,000 (\$27,000)

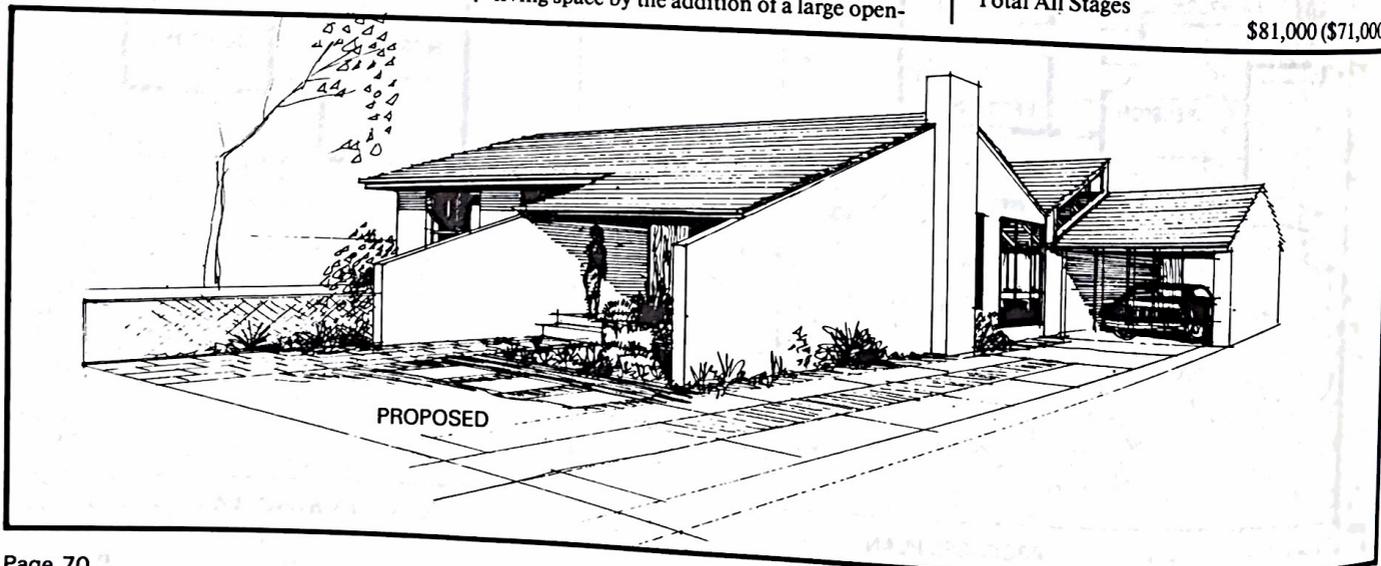
## STAGE TWO

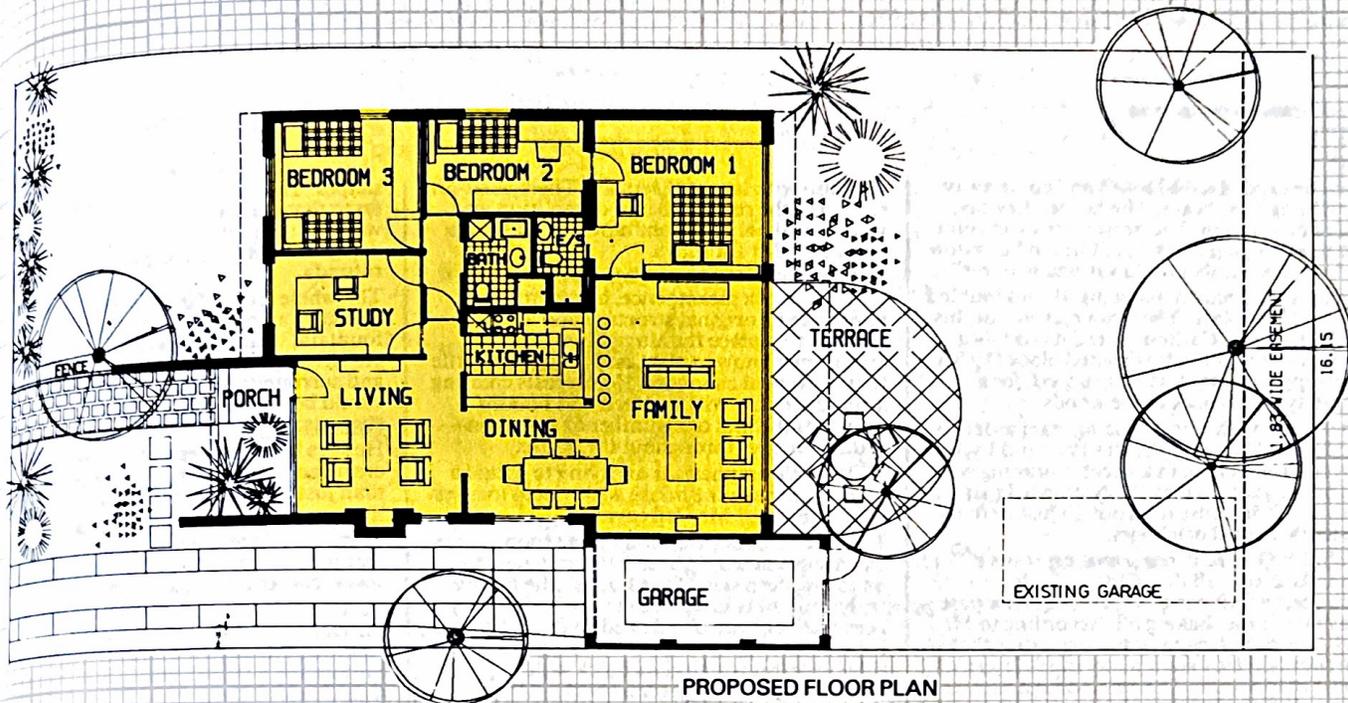
- Master bedroom addition, including built-in wardrobe. \$16,000 (\$14,000)

## STAGE THREE

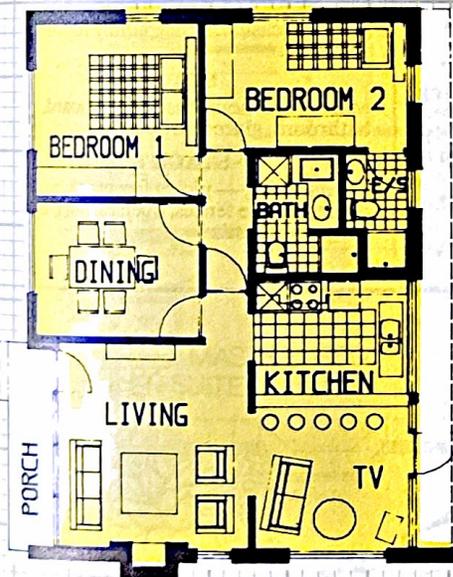
- Family room, garage, front porch. \$34,000 (\$30,000)

Total All Stages \$81,000 (\$71,000)

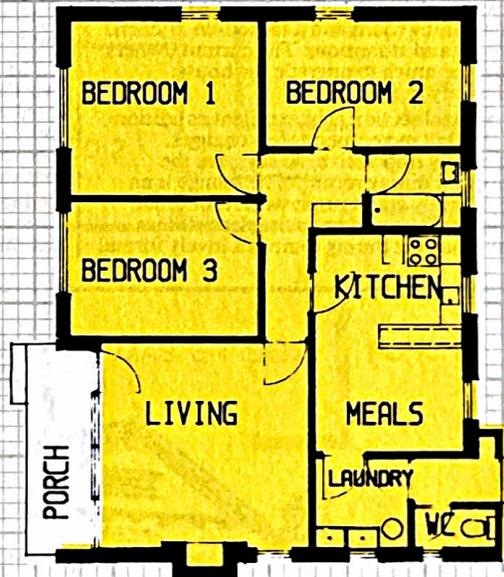




PROPOSED FLOOR PLAN



STAGE 1



EXISTING

# Grand Plan For A Grand Home

**T**he experts have looked and come away scratching their heads. The house, they say, defies description. The nearest they can come to an identifying tag is "Californian bungalow style with a number of Edwardian features".

But all are agreed on one thing, the undoubted appeal of the place. The main reasons for this are its location, Carlton — and its size — a large house on a double-fronted block (19.8 x 5.6m approx), rare features, indeed, for a property in this neck of the woods.

The house, with a north-facing rear garden, is sandwiched between Princes Park and Lygon Street, Princes Hill, in a street brimming with properties classified by the National Trust. Currently the house does not do justice to its better-pedigreed neighbors.

Architect Greg Dall has some impressive plans to change all this. Cinderella, he believes, can lift her game, although her past may take some shaking off. According to Mr Dall, there is a feeling in some quarters that the confused lady started life, in 1922, as a house of ill-repute. The grand design internally, if not externally, tends to support the theory. At least when the new owners and their guests sit down to dine, there will not be any shortage of conversational topics.

Despite its questionable past, Mr Dall is unabashed in his admiration for the property, describing it as an absolute gem. His plans would turn the house into an even larger one, great for entertaining in the grand manner. He sees it as the perfect place for people who work in the city, have a family and who like "the good things of life".

The existing house has three bedrooms, an attic study or fourth bedroom, a huge lounge, a formal dining room and a tacked-on kitchen, sunroom and storeroom. The current owners have done much to upgrade the house, particularly in the garden.

The original section is in excellent condition and Mr Dall recommends few changes. Particularly impressive, he says, are the lounge and dining room. "The lounge is an exceptionally grand room with its original vaulted ceilings and open fireplace still in place, while the dining room is a lovely formal

area also with its own fireplace. The tacked-on section at the rear is ripe for demolition and would need only a decent blow with a sledge hammer," Mr Dall says.

At the front of the house, Mr Dall recommends a picket fence, a new timber porch like its original structure and a bay window to replace the aluminium arrangement now in place and doing very little for the original character. He suggests creating a grander entry, with a glazed and floodlit atrium as the first of a number of attention-getting features throughout the house.

"The whole emphasis is on trying to create a journey through the house with visual focuses along the way," Mr Dall says.

The main bedroom, another large room, gains an ensuite and cupboards in space available on the western side of the house. The family bathroom, next to bedroom two, has already been well renovated and needs only additional light, according to Mr Dall. He suggests achieving this with a glass block wall overlooking a small garden court.

The court would also provide views from both the dining room and the second bedroom.

Beyond the lounge and dining room, there are steps down to the new section of the house, creating, Mr Dall says, three distinct living zones — the quiet sleeping area at the front, the formal living and entertaining area in the centre and the casual, noisy, family and entertaining area at the rear.

Mr Dall says his aim with the north-facing rear section of the house was to create an open-planned outdoor/indoor feel. The kitchen, casual eating and family areas would all be enclosed by frameless floor-to-ceiling glass walls.

"The most important part of terrace living," Mr Dall says, "is the back yard. A north-facing garden can be used all year round. In summer, properly landscaped, it becomes an invitingly cool entertaining area and in winter the area is bathed with warm winter sunshine."

In his Archicentre report, Mr Dall explains his spectacular addition is formalised geometrically, using a series of octagonal-type

shapes. The casual eating area looks straight on to the rear court through a bay window, with the planning of the area mirrored in the octagonal-shaped paving and a free-standing rotunda.

The whole focus of the indoor-outdoor area would be an octagonal pond with its own fountain, within the bounds of the rotunda. He envisages the pond afloat with water lilies and surrounded by greenery. Grape vines would be ideal for growing on the pergola, he suggests.

He says his grand design for the rear was to create an imposing entertaining area rather than just a pleasant garden environment.

An open carport, angled so that cars can enter from a side lane, would become an integral part of the area. When needed as entertaining space, cars could be parked in the street.

To assist in creating the indoor/outdoor effect, Mr Dall suggests the same paving be continued through the rotunda area, the carport and a large overhang from the family area. The overhang would also serve the laundry and an indoor/outdoor toilet.

The family area would have its own open fireplace, sharing the same chimney stack as the formal lounge.

Mr Dall says both the kitchen and laundry use existing plumbing, thus helping to minimise costs. He says, if required, the project could be broken into three stages, with the occupants living in the house at all times. The costs do not include demolition, but he says this could be easily handled by the owners.

Costs for the upgrading project are:

#### STAGE ONE

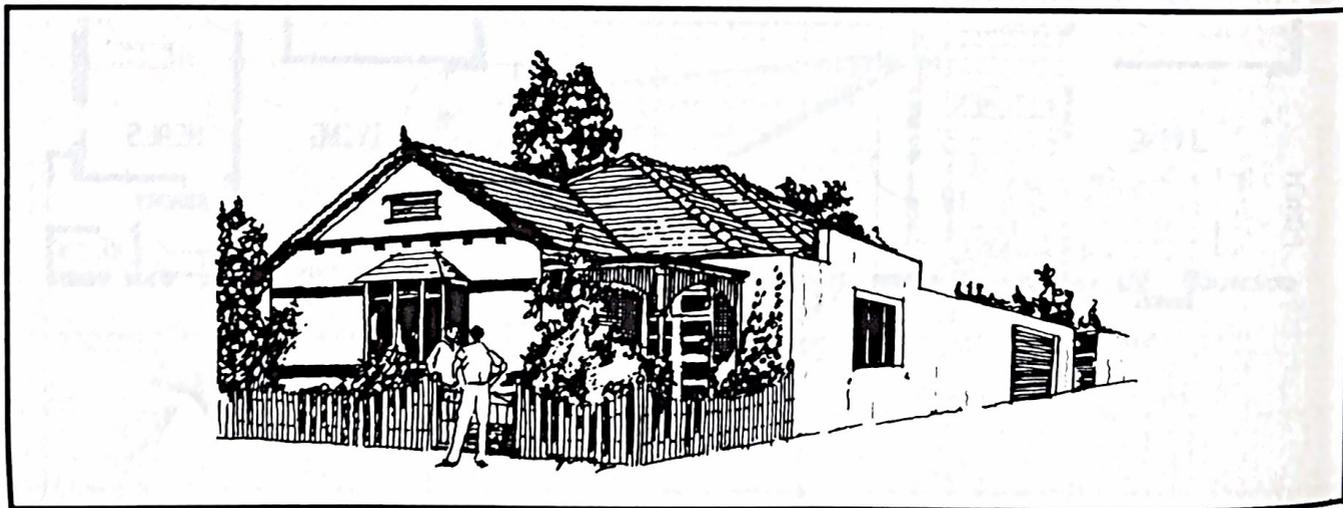
Kitchen, casual eating, family room, laundry and toilet \$33,930

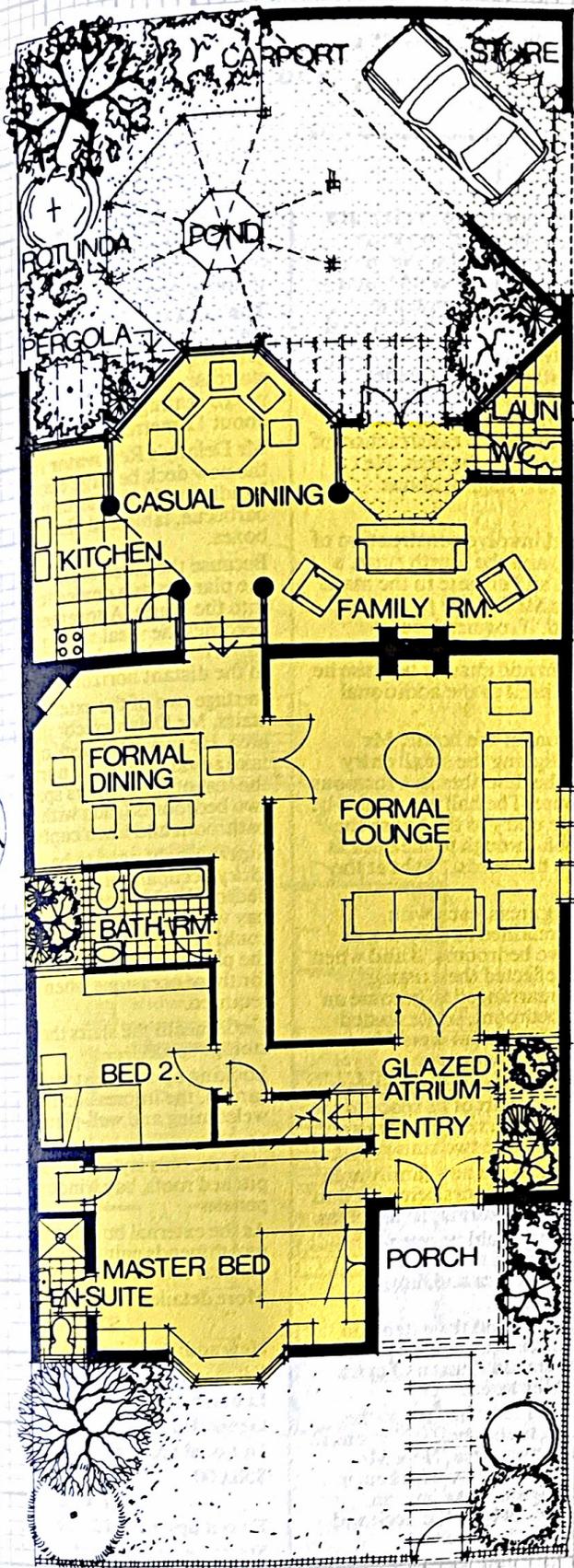
#### STAGE TWO

Master bedroom, ensuite, cupboard, bathroom, glazed atrium \$14,730

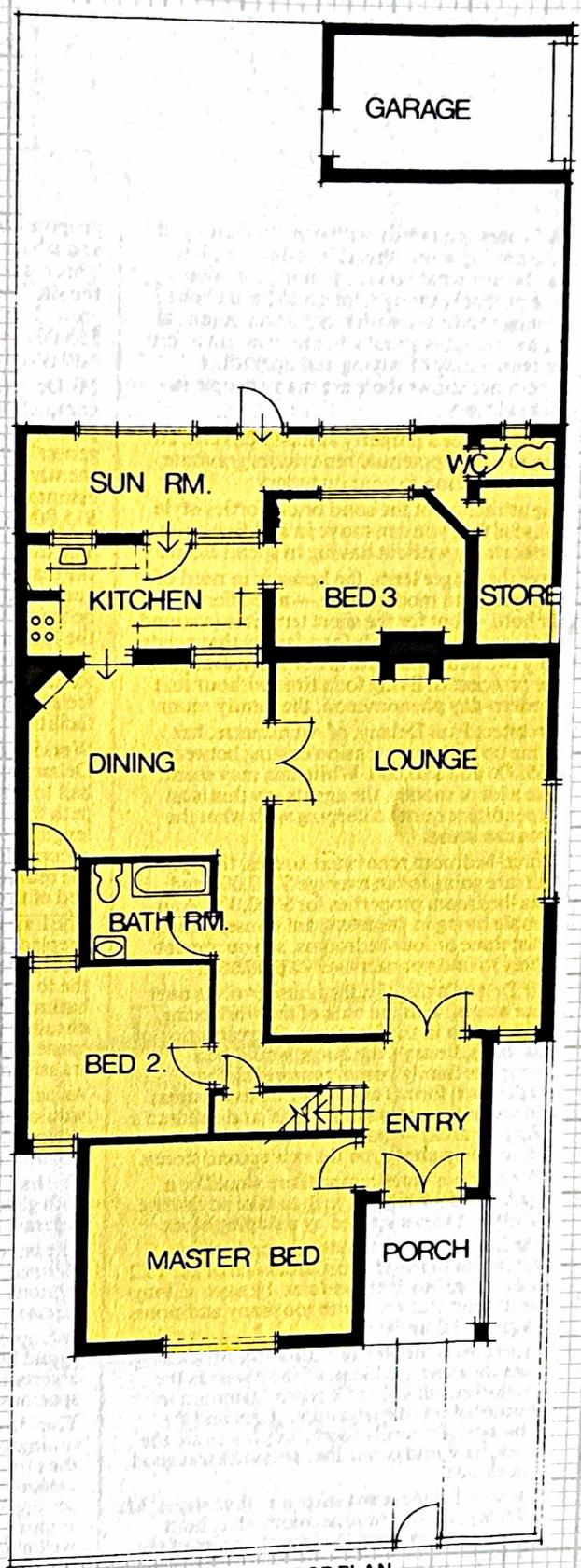
#### STAGE THREE

Landscaping — picket fence, paving, pond, rendered side fences, open carport, timber pergola/rotunda \$19,500  
\$68,160





PROPOSED FLOOR PLAN



EXISTING FLOOR PLAN

# Upgrade As You Save

If yours is a family with one child and you are planning more, this House-hunter plan may be just what you are looking for. You have probably thought long and hard about moving to a house with renovation potential, but have doubts about whether you can afford the twin outlay of buying and upgrading. Experience shows there are many people in your category.

House-hunter's property at East Malvern, an area to which potential renovators gravitate, offers a solution to your quandary.

The attraction of the solid brick, forties-style house is that you can move in and live quite comfortably without having to spend a cent.

Over the longer term, the house is in need of enlarging and modernising — and offers scope for both — but for the short term it is in sound order and quite livable for a family that needs only two bedrooms and is not too distraught at the prospect of living for a time without that modern-day phenomenon, the family room.

Architect Paul Delany, of Archicentre, has come up with an extension costing between \$55,000 and \$80,000. While this may seem like a lot of money, the agents say this is an expenditure quite in keeping with what the area can stand.

Three-bedroom renovated houses, they point out, are going for an average \$170,000 and four-bedroom properties for \$200,000. And people living in the area want houses with at least three or four bedrooms, so you are not likely to find yourself over-capitalised.

Mr Delany's plan for the house evolves over four stages, with the bulk of the work being undertaken in the first stage. On realisation of all stages, he says, the house would be a complete family home, comprising four bedrooms, formal and informal living areas and with separation of parents' and children's sleeping areas — parents downstairs and children up above, on the new second storey.

For outdoor entertaining there would be a spacious deck high enough to take advantage of distant views created by a sloping block.

Mr Delany recommends a second-storey extension to avoid using too much of the 15.2 x 41 metre block, a good size, he says, so long as it is not cluttered with too many additions at ground floor level.

Apart from the lack of bedrooms, Mr Delany sees the main problems of the house as the walk-through style of kitchen (common to houses of this design and vintage) and the absence of a family room. Its plusses are the area, its sound condition, potential and good block size.

In dividing the renovation into four stages, Mr Delany has sought to accommodate both family finances and the growth in size of the family.

The first stage involves adding on a new two-level structure at the rear of the house, thus providing a host of new facilities — at first-floor level, kitchen, meals area, family room and laundry. At second-storey level, he

proposes building two bedrooms, a play area and a bathroom, but only to lock-up stage.

This reduces the initial cost and would mean the shell was there to expand on as the family grew. The cost of this stage, estimated at \$55,000, would represent the major financial outlay of the four stages.

Mr Delany's second stage would see the completion of the upstairs section — plastering, wiring, plumbing, floors and general fitting out — as well as construction of the stairs to enable access to the area. He estimates the cost of this stage at about \$15,000 to \$16,000.

The third stage would involve construction of the rear deck (\$3000) and the fourth stage, a guest's powder room and ensuite to the main bedroom (\$8000). As Mr Delany points out, the fourth stage could, if required, be eliminated altogether. He says he has allowed for the proposed room and ensuite because he feels the house lends itself to the additional facilities.

Working from the front of the house, Mr Delany proposes realigning the small entry hall to remove what he describes as a tortuous path through the house. The hall would also be lengthened so that on entry to the house the occupants would look through to the deck at the rear providing in his words, "light at the end of the tunnel".

The living and dining areas, each with fireplaces, would be retained as they are, as would the existing two bedrooms. If and when the fourth stage was effected the existing bathroom would be rearranged to become an ensuite to the main bedroom, while wasted space adjacent to the bathroom would be transformed into the powder room.

As part of the first stage, the existing kitchen would disappear, giving part of its space to the extended hallway, part to a new laundry and yet another part to the stage two staircase.

The hall would lead into the new family area with glass-panelled bifold doors being used to separate the informal and formal living areas.

The large family room would be open-planned, but still maintain three distinct sections, kitchen, meals area and family seating.

Wrapping itself right around the extension would be the stage three deck, creating both an entertainment area and an illusion of extra spaciousness inside the house.

The kitchen, with a servery through to the dining area, looks on to the deck and opens to the cleverly planned meal area. Here Mr Delany has used a bay window with bench setting, set into the shape of the bay, an inviting spot also overlooking the deck and well placed to catch the eastern sun.

The family room, with optional open fireplace, opens to the deck through French doors and a glass wall of colonial glazing bars.

From the new extension, three sets of stairs lead to the backyard below. One set provides handy access to the carport via the deck and

meals area, while another, on the opposite side of the house, leads down from the new laundry conveniently placed between the internal staircase and the family room.

The third set of stairs, Mr Delany proposes as something of a feature, enticing visitors to the garden below. Much wider than the average staircase, they descend from the deck to a paved seating area in a good-size backyard, about 12 metres deep.

Mr Delany's Renovator report proposes that the new deck be large enough to comfortably handle outdoor entertaining. He suggests a barbecue, table and chairs and lots of planter boxes.

Because the block is elevated, he says he sees the planters as a device to bring the garden into the house. Altogether the deck area becomes the ideal setting for relaxed living — eastern sunshine, lots of greenery and a view to the distant horizon.

In stage two of the extension, at the top of the stairs, Mr Delany recommends a small play area. He suggests a deck opening off the area to take advantage of the north orientation, with the rest of the upstairs space turned over to two bedrooms (each with built-in robes), a bathroom and linen cupboard.

Straws might need to be drawn to decide the lucky occupant of the larger of the two bedrooms. The room would have its own large bay window and Mr Delany suggests one wall could be made up of bi-fold doors to open to the play area, thus creating a large playroom for those occasions when additional space is required.

Underneath the stairs there is ample room for storage space.

Looking up at the extension from the rear garden, the impression is of a substantial, welcoming and well-planned house.

Mr Delany says he has tried to stay in touch with the '40s style of the house by using pitched roofs, bay windows and feature lattice panels.

As the external building material he recommends painted timber cladding with vertical timber balusters for decks.

More detailed costings of the four stages:

## STAGE ONE

New addition plus first-floor shell \$40,000

Kitchen cupboards \$5,000

Laundry conversion \$5,000

General alterations \$5,000

Optional fireplace \$3,000

\$58,000

## STAGE TWO

Fit out upstairs \$12,000

Staircase and associated work \$3,500

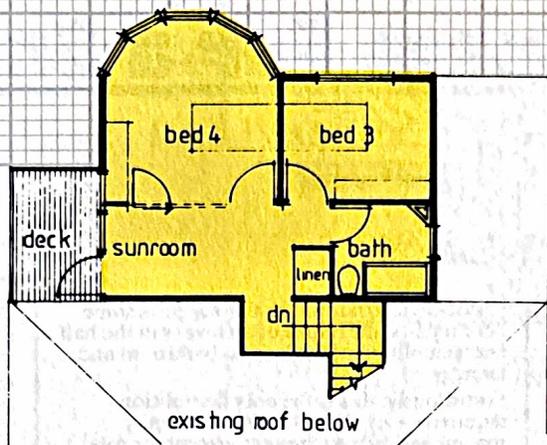
## STAGE THREE

Decking \$3,000

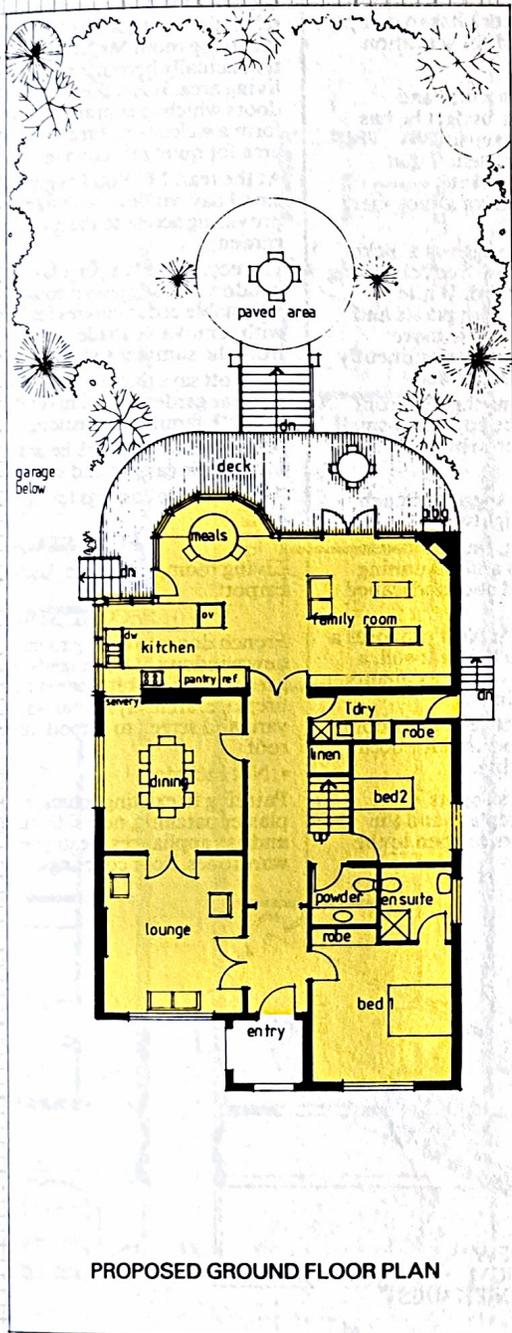
## STAGE FOUR

Ensuite \$5,000

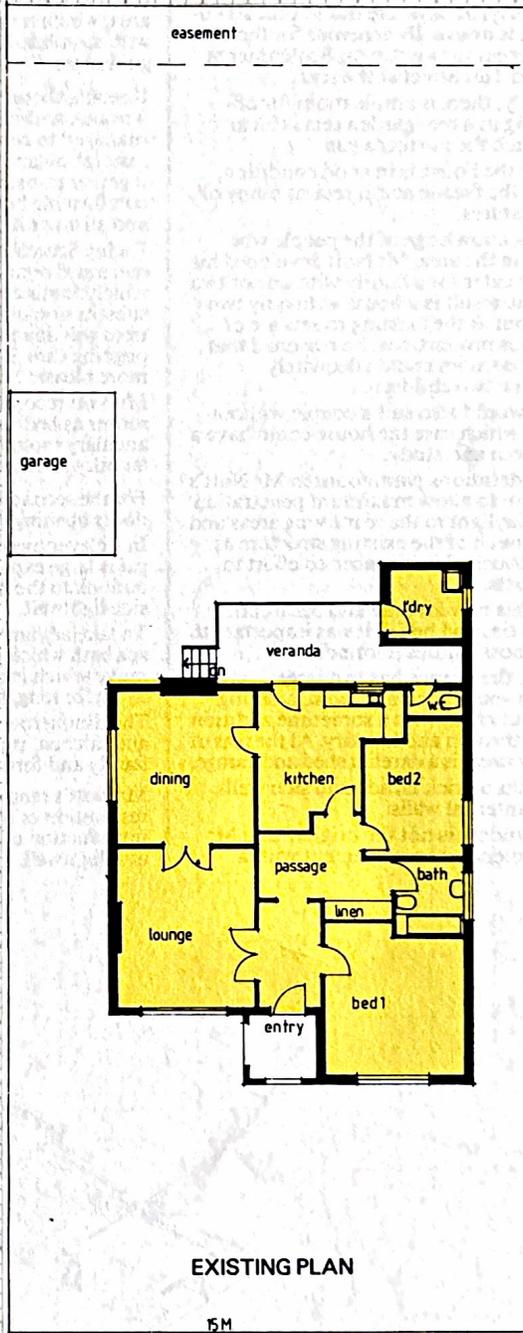
Powder room \$2,800



PROPOSED FIRST FLOOR PLAN



PROPOSED GROUND FLOOR PLAN



EXISTING PLAN

# Generous Space For a Small Family

**I**t is rare these days for a property such as the single-fronted terrace in North Fitzroy to appear on the market and according to local architect Terrence Nott, to enhance the initial outlay, he suggests a two-stage extension worth \$50,000.

As Mr Nott lives and works in the Fitzroy area he is familiar with both the market and the aspirations of its residents. The advantages of such a property, he says, are numerous. Its 40-metre depth is unusually generous for the area and it has access to two streets, Scotchmer at the front and Tait Street at the rear.

Consequently, there is ample room for off-street parking in a rear garden that is ideally placed to catch the northern sun.

The front of the house is in good condition, particularly the facade and it retains many of its period features.

Based on his knowledge of the people who want to live in the area, Mr Nott developed his extension to cater for a family with one or two children. The result is a house with only two bedrooms, but as the existing rooms are of such generous proportions, he reasoned that the second bedroom could adequately accommodate two children.

The design would also suit a couple without children, in which case the house could have a main bedroom and study.

Other considerations paramount in Mr Nott's thinking were to allow maximum penetration of sun and daylight to the rear living areas and to leave as much of the existing structure as possible untouched in a concerted effort to minimise costs.

A comfortable new kitchen and bathroom were necessities and he felt it was important to keep resale possibilities in mind.

As it stands, the terrace has two large bedrooms, a small ancillary room, a dining room and a kitchen, with a sometime addition of a brick bathroom and laundry. At the rear of the property there is a derelict shed and garage.

The house has a brick facade and side walls and timber internal walls.

The front window is not the original and Mr Nott recommends its replacement with a

period-style window. He also suggests some floor repairs, the return of archways in the hall and demolition of the lean-to bathroom and laundry.

Fortunately, this is the only demolition required — all other rooms can happily remain basically as they are, except for role and aesthetic changes.

Fitzroy is designated an urban conservation area, which means that all work has to comply with stipulated planning and conservation guidelines.

Keeping these regulations in mind and working within a reasonable budget he has managed to come up with a sensitive restoration and a modest extension that together transform the terrace into a comfortable house with loads of atmosphere and all amenities.

Facing Scotchmer Street he suggests a picket fence and removal of the mow-free concreting which dominates the front yard. While substitution of the concrete with plants and trees will doubtless require a little more ongoing care, it will also ensure an eminently more pleasant entrance to the terrace.

Mr Nott recommends leaving the two front rooms as bedrooms while the adjoining small ancillary room is turned over to bathroom and laundry function.

For the second bedroom he suggests french doors opening on to a side lightwell.

In a clever piece of planning, the bathroom gains large expanses of glass and a stunning outlook to the newly created and landscaped side lightwell.

To take advantage of this, Mr Nott proposes a spa bath which projects into the lightwell, a move which is certain to have the occupants vying for long, leisurely baths.

The dining room, located between bathroom and kitchen, is designed to be used for both family and formal entertaining.

Mr Nott's renovator report suggests restoration of the room's fireplace and the introduction of French doors to open to the new lightwell.

The layout allows for cosy warmth in winter and cool, relaxed dining in summer.

The kitchen, too, has views to the lightwell making food preparation the enjoyable task it can be under the right circumstances.

The living area, opening off the kitchen, is the only new piece of construction. A large, airy room with servery from the kitchen, it becomes the perfect setting for family relaxation and guest entertaining. Opening off the living room Mr Nott proposes a fernery that actually becomes an extension of the living area. It is reached through large glass doors which in summer can be left open to form a welcoming breezeway, and an ideal area for quiet reflection in a leafy setting.

At the rear, Mr Nott has given the house a small bay window, with french doors providing access to the north-facing back garden.

He recommends a pergola over the bay window and suggests it could be fitted with adjustable cedar louvres for light control, or with removable shade cloth for protection from the summer sun.

Mr Nott says that paving and landscaping of the rear garden would make it a sunny haven for both family and visitors.

At the rear of the block he proposes a screened, low-profile carport and service yard.

Approximate costings for Mr Nott's design are:

## FIRST STAGE

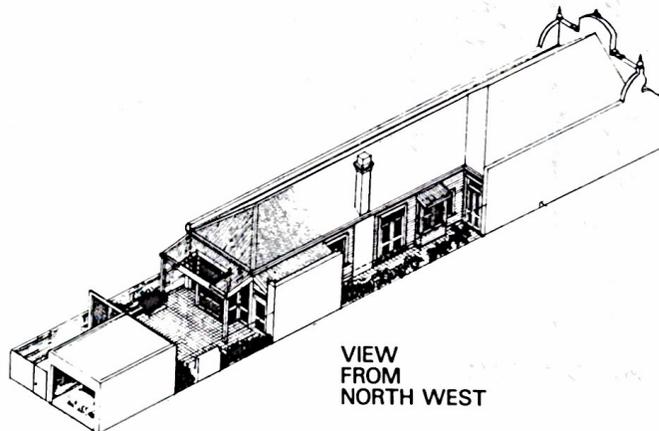
Living room, bathroom, laundry and carport \$35,000

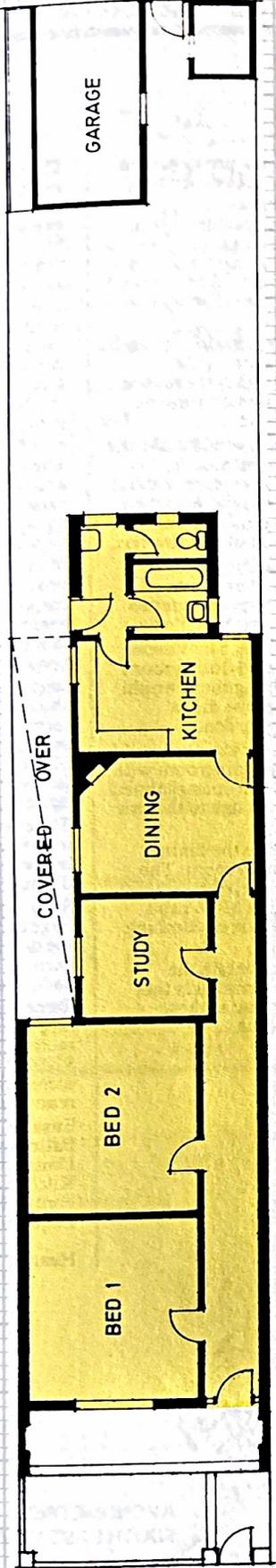
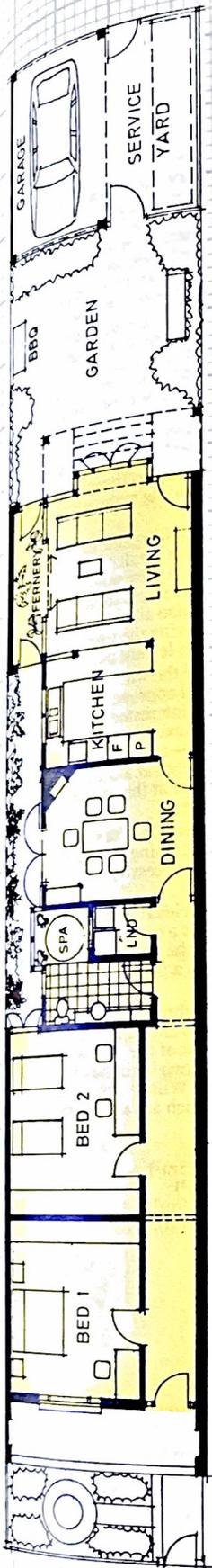
## SECOND STAGE

French doors to dining room and bedroom 2; new windows at front, landscaping and paving gardens and picket fence at front; restore fireplace, archways in hallway; fence to service yard and screen to carport; insulate existing roof \$15,000

## • Not included:

Painting to existing rooms, roof repairs, plaster patching, new side fences, electrical and gas appliances, heating system, wardrobes, floor coverings.





RESTORED FACADE  
NEW FENCE and WINDOW

# In Keeping With Tradition

Those who like their extensions subtle will find satisfaction with this House-hunter proposal. Architect Tom Wilson suggests a renovation that would blend totally with the house, a brick Federation-style property in Balwyn.

Mr Wilson says the house is worthy of proper renovation and believes strongly that it is the sort of property where visitors should be able to walk away from the finished product without even realising there has been an addition.

To achieve his aim, he recommends a brick extension incorporating eaves and column details similar to those at the front of the house, and double-hung windows instead of the more conventional awning windows.

Mr Wilson says a number of factors make the house an attractive proposition — its Balwyn location close to schools, shopping and transport, its generally sound condition and, internally, some particularly appealing art deco features.

The house is not large (although the rooms are of generous proportions) and the architect believes it would best suit a young professional couple with a family on the way or, alternatively, an older couple seeking a smaller, quality retirement home.

In his renovator report, Mr Wilson, of Bretherton and Partners of Hawthorn, suggests demolishing a tacked-on section at the rear of the house (family room, breakfast room and laundry) but retaining the front (lounge and two bedrooms). In between, the bathroom facilities would be upgraded and expanded and there would be a new kitchen and dining room.

The demolished section would be replaced by a new family room and laundry. Bedrooms would be reduced from three to two, but should the owners not require both formal and informal living areas, there would still be scope for three bedrooms.

Entry to the house is through a pretty garden and a side porch — a perfect possie for the fruits of potted labor.

To the right is the lounge, a delightful room with a large bay window, leadlight windows, original art deco cornices and ceiling panels and a fireplace in Lilydale stone. Apart from some prettying up, Mr Wilson recommends leaving the room as it is.

From the lounge, a left-turn passage provides access to another two large rooms. Mr Wilson's recommendation is that the first be turned into a study, guest room or nursery, depending on owner preference.

The second room, he suggests, would make the ideal main bedroom, largely because in this location it could have its own ensuite without major plumbing costs. The ensuite would take over from the existing bathroom and would be upgraded with a spa and pop-out window box.

In a masterly stroke of economic, but practical, planning, the family or guest bathroom would be a new room adjacent to the ensuite but accessible from the hallway.

Moving to the rear of the house, Mr Wilson has incorporated a decent-sized dining room and a galley kitchen. The dining room would have floor-to-ceiling slit windows and a pleasant view to the existing garden.

To create a feeling of space, the kitchen would open over a raised bar to the dining room with both rooms becoming part of an open-planned rear living area with views through to the rear of the block.

A glazed screen would separate the dining room from the adjoining family room. The family room, in turn, would open through full-length glass to a pergola, which Mr Wilson suggests be planted with wistaria or climbing roses.

In keeping with his plan to maintain the character of the house, he recommends that the pergola columns be the same as those supporting the front entry porch.

The new laundry would open off both kitchen and family room and, as well as the usual washing and cleaning facilities, would have space for a freezer or drinks fridge. The latter, Mr Wilson points out, would be only a short nip from a special spot he has cunningly allowed for a drinks cupboard.

The dining and family areas are located on the north side of the house, to take advantage of the sun, while the work areas — kitchen and laundry — are grouped on the cooler, southern side. Natural light in these two rooms would be obtained by means of skylights. Careful planning of doors would allow for adequate seating combined with a smooth traffic flow.

The report underlines the importance of brick and slate as building materials to match the existing house.

To utilise the existing side driveway, Mr Wilson suggests a small carport near the front of the property. A new side door would provide covered access to the house. The carport would also allow removal of the rear garage, thus leaving the yard free for landscaping and leisure pursuits.

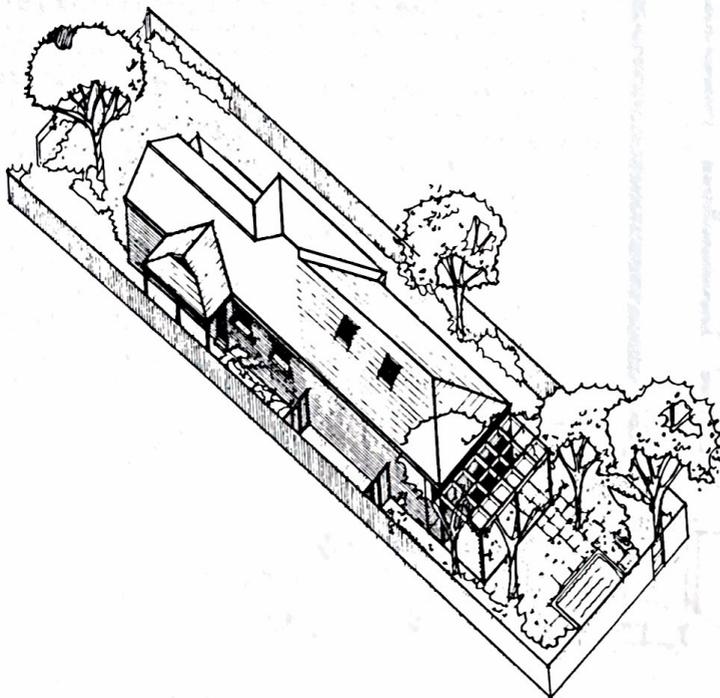
With a touch of the whimsical, Mr Wilson suggests a novel approach for the new owners should they be interested in swimming as a form of serious exercise. This is an endless swimming spa — a small pool where a number of water jets are set at a controlled speed and temperature so that the occupant can swim against the current.

The effect of this is for the swimmer to remain in the one spot gaining the benefits of exercise, but without the necessity of covering great distances.

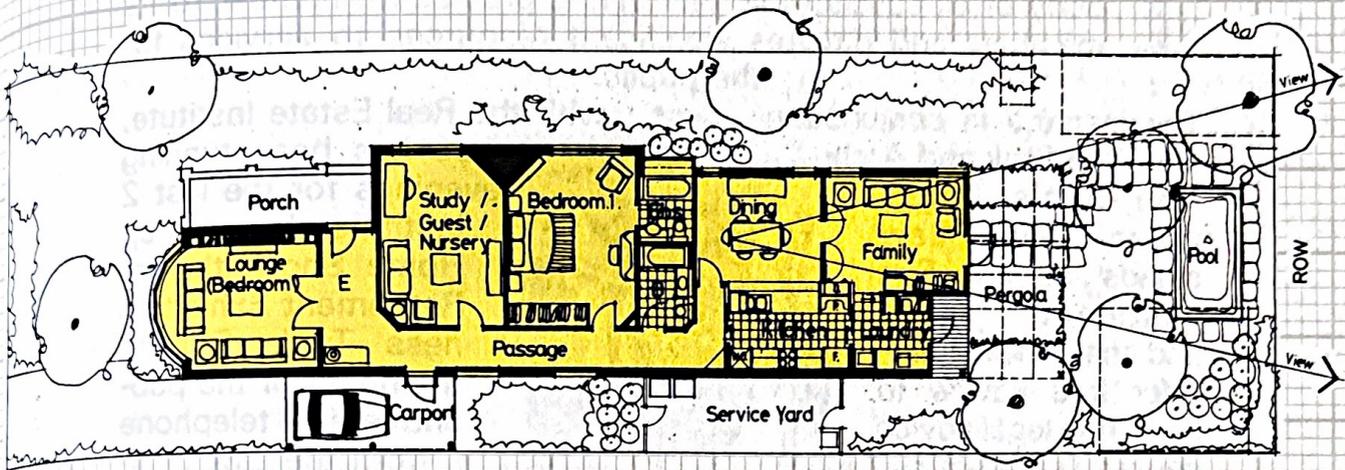
Such a device is ideal where the block is not large enough for a conventional pool or where the owners see the pool more as a vehicle for exercise than as a playground for aquatic fun and games.

Dimensions of the block are 12.5 by 45 metres (approximately) and of the pool 2.3 by 4.3 metres. The cost of the pool would be about \$10,000 and, along with the carport, is not included in Mr Wilson's costings for the renovation, which are as follows:

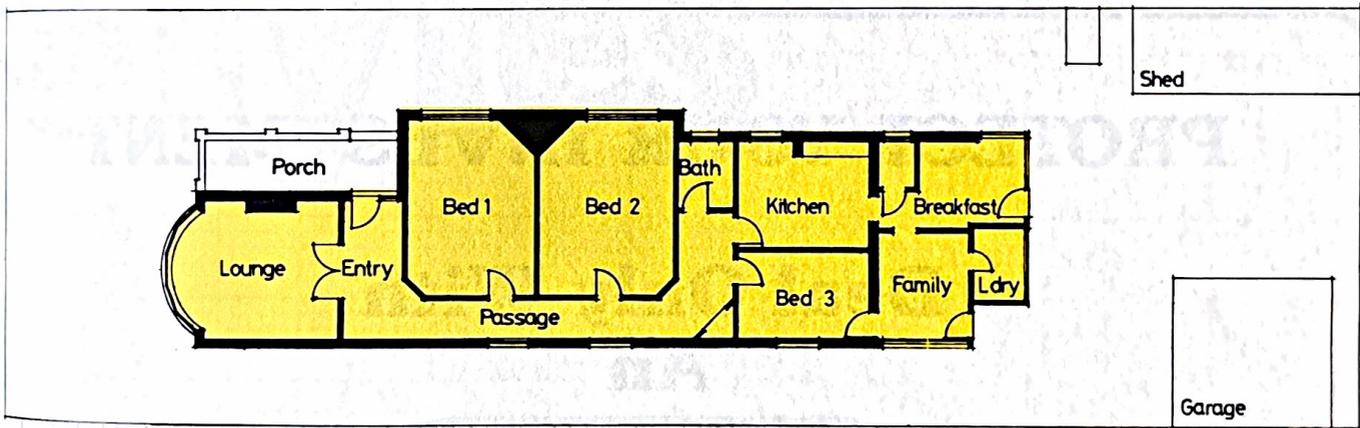
Ensuite	\$10,000
Bathroom	\$10,000
Dining room (15m <sup>2</sup> )	\$5000
Kitchen (12.3m <sup>2</sup> )	\$15,000
Family Room 19m <sup>2</sup> )	\$14,000
Laundry/Porch (10m <sup>2</sup> )	\$6000
	\$60,000
Heating	\$3000



AXONOMETRIC  
SOUTH EAST VIEW



PROPOSED PLAN



EXISTING PLAN

**T**he Law Institute of Victoria is the professional and regulatory body of all solicitors in Victoria. It provides a number to its members and devotes significant resources to services for the public.

The Institute in conjunction with the State Bank and Arch-free home buyers' years. The Law stands at the Sun vestment and and the Small Busi-offer free advice to lic. A free legal advice service also operates tute which members



with the Real Estate Institute, centre has been running evenings for the last 2 Institute also sets up Home Show, the In-Retirement Exhibition ness Trade Fair to members of the pub-and referral telephone from the Law Insti-of the public can ring

for legal advice or for the name of a solicitor who practises in a nearby suburb. This number is 602 5000. Another free service is the provision of speakers for all sorts of community groups like senior citizen clubs, Rotary or Apex, sporting associations or schools. If you would like a solicitor to speak at a future meeting about a particular area of the law, then ring the manager of Community Legal Education on 602 3922.

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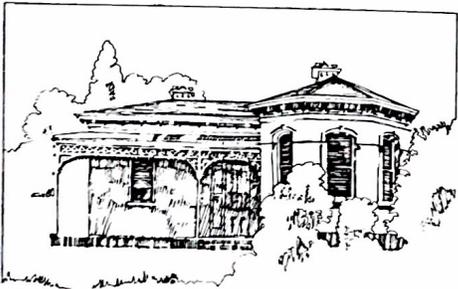
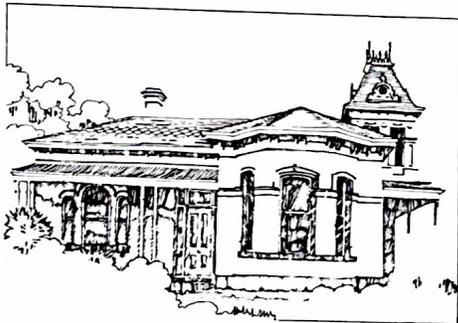
# The Styles

**T**he Italinete house took its detailing and proportions from the neo-classical public buildings of the 19th Century, and the ornament was derived from the Italian renaissance repertoire.

Early Italinete houses retained the general form of the colonial house, while those built later in the period took their plan from the asymmetrical neo-Gothic and the facade often boasted a semi-octagonal bay window.

These houses had a central passageway divided by arches, separating the public from the more private areas.

In general, this style is described as being formal, sober and classical.

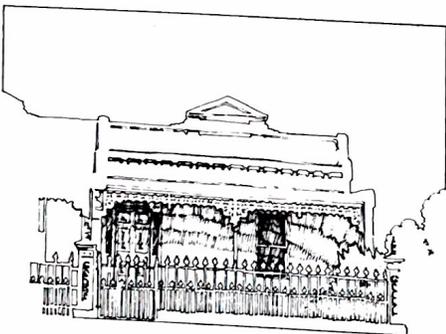
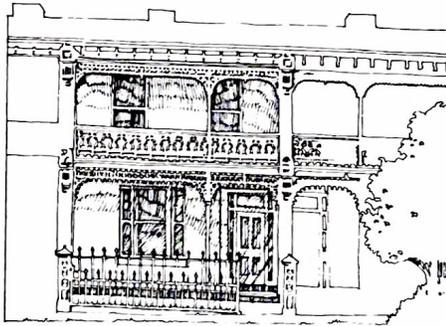


**T**he gold rush of the 1850s changed the way of life in Australia. Urban centres flourished and adopted the English terraced-house system as a dominant style.

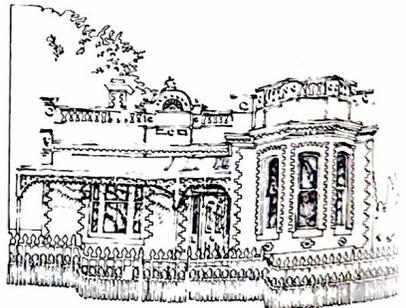
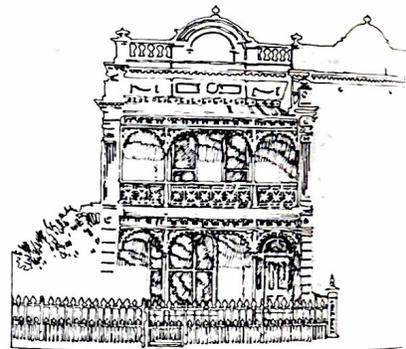
The terrace house was generally sited close to the street, with the ornamentation centres on the cast-iron lace veranda and balustrades.

The detached houses were generally set back from the street but, again, the face surface dominates.

Plan forms are simple, with rectangular rooms opening off a straight corridor.



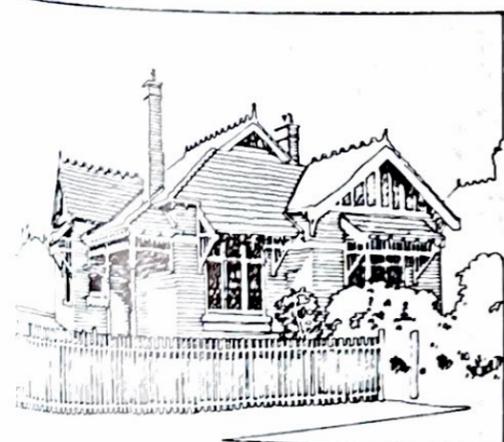
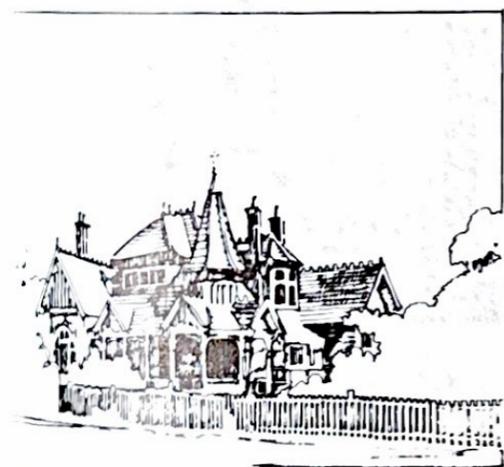
**N**ewly found Australian wealth gave the country a surge of self-confidence which expressed itself in the boom-style houses. The Italinete mode became more formal and was embellished with all sorts of elaborate features, as seen in the cast-iron lace and parapets of the time. Behind the facade, the plan for detached houses was still derived from the neo-Gothic type... a straight corridor leading through the houses, with rooms strung asymmetrically along it.



**Q**ueen Anne-style homes came dressed in red brick and terracotta tiles to deliberately contrast with the earlier grey period of the Boom-style house.

The designers aimed to be quaint and picturesque, featuring high-pitched complicated roof with turrets and false dormers, together with ornate timber fretwork on the verandas. The plan design was usually made up of one or two wings projecting at right angles to one another from the front and to the side.

At this time, the cast-iron fence gave way to a charming picket fence, and the garden took on a more organised and formal air.

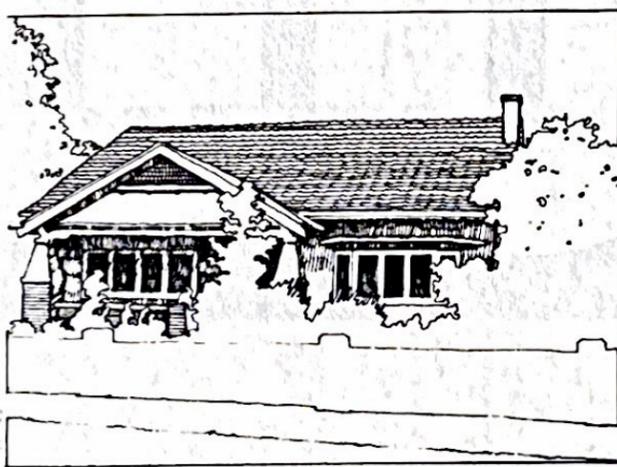


**T**his style obviously came from America and arrived via the plan collections and home-building guides, illustrating what had been established there in the preceding decade. The aim was to provide a rugged house with a cosy, warm image.

The main characteristics of the house were low, widely overhung roofs with large gable ends. The construction of the house was done in such a way that the textures of the natural materials used were highlighted.

The plan form is a compact rectangle with two or three bedrooms. The rich often possessed more extravagant two-storey versions.

The front fence changed from the Queen Anne picket to wire or wooden rails, sometimes above a rubble base or a low brick wall.

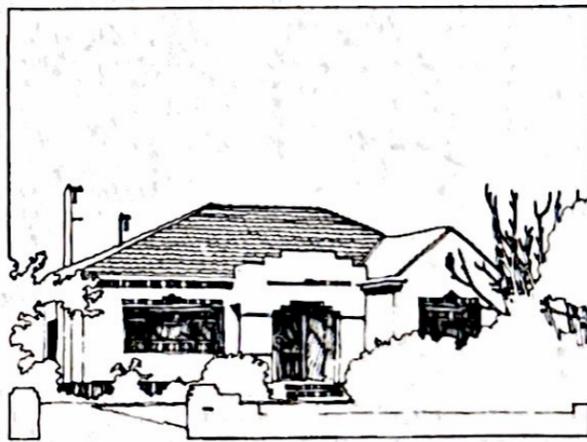
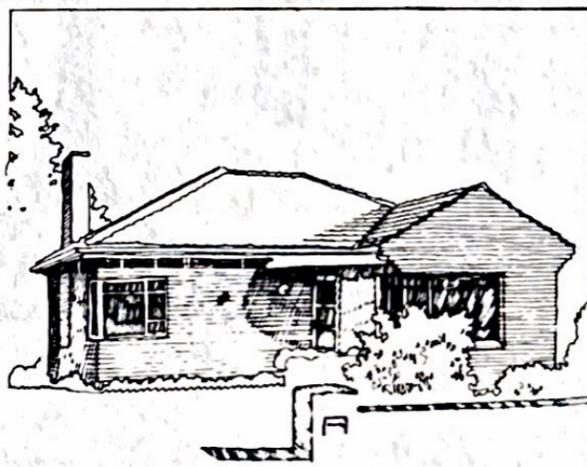


**I**n the thirties, the detached cottage became the most popular house type. This had a simple L-shape, with a gable or hip roof.

It passed through various stages such as English cottage style and deco style, until finally becoming the elongated 'L' of the '50s.

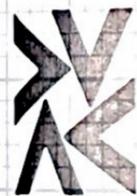
The Early Modern home style was influenced by contemporary European design. This expressed itself in clear horizontal lines, the almost flat roof, steel-framed windows, pipe veranda columns and the general feeling of belonging to a streamlined machine age.

However, there was some ornamentation with the occasional use of a stylised entry veranda and the rather curious porthole window.





# The Problems

 **Archicentre**  
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# Tackling Troublesome Trees

**J**ust about everyone wants a beautiful garden, though not at the expense of damaging the house. Owners of new and existing houses need to plan their gardens with great care to avoid planting trees and shrubs that may cause cracking and other damage to their homes.

Owners must consider unseen factors like the strength of the footings under the house, rather than simply visualise the aesthetics of a particular tree in the garden.

For example, a terrace house on bluestone blocks offers little resistance to drying settlement caused by the garden, whereas a well-designed concrete slab may tolerate a heavily planted garden.

As a rule of thumb, trees should be planted at a distance from the house equivalent to their mature height, although trees may be planted closer and culled as they grow.

Of course, the problem isn't just the trees and the type of footings, but the type of soils on which the house is built.

The engineer at the local council should be able to tell exactly the type of soil on which a house is built. The answer is worth knowing; cracking caused by drying out of clay soils deserves a "wait and see" approach, while owners of houses built on filled land which has subsided permanently will need to pursue more elaborate solutions such as underpinning.

Clay-type soils shrink and swell rapidly as the moisture content decreases and increases, causing the sort of cracking that affects most homes in Melbourne.

The greatest damage occurs when trees are planted near the house after

construction. Trees extract large quantities of water from the soil and reduce the volume of the soil, causing the footings to subside in that area, resulting in cracks appearing in the walls.

This phenomenon is known as tree drying settlement. The tree takes water from the soil by a system of fine hairlike roots. The moisture is then transported to the trunk of the tree via the main tap roots. The astonishing fact is that, depending on the type and age of the tree, this fine root system can extend several hundred metres and the amount of water transpired daily can be several hundred litres.

A more commonly accepted formula is that a tree's root system will extend for a horizontal distance equal to its height. In a line of trees, where competition for moisture exists, the horizontal root system is one-and-a-half times the tree height.

Some clay soils allow trees to suck water from them more easily than others. This is true in Melbourne's eastern suburbs, where more drying settlement cracking problems are found, than in the stiff clay areas of the western suburbs.

The good news is that the moisture can be put back into the soil.

In a case in Vermont, east of Melbourne, a row of large trees within three metres of a house had, during a prolonged dry spell, caused substantial cracking and distortion of the wall nearest to them. The trees were removed and the area flooded with water. Within two months the clay soil had absorbed the water and heaved some 35mm to the original position, completely closing nearly all the gaps.

So, should cracks appear in the house for the first time during the summer months, the best thing is to do nothing. Wait until winter's end, when the cracks may close naturally. Keep the soil near any large trees constantly wet and don't be tempted to fill the cracks with anything rigid, which will prevent them closing naturally, and more cracking could develop elsewhere as a consequence.

If the cracks are more serious, generally large enough to insert one or more fingers, the tree, shrub or root system responsible for the damage should be removed. Pruning is only of short-term advantage. Local flooding of the area will accelerate the recovery of the foundations.

Rather than cut down the trees, root barriers made from concrete or some other impermeable material can be placed between the tree and affected section of house.

Another remedy, aimed at retaining the trees, is to drill holes into the soil with an auger, about 1.5m deep and close to the wall which has subsided and cracked. Water is poured into these holes, maintaining a constant level in order to return moisture to the soil. Copper sulphate or other root suppressant chemicals can be added to repel the tree's roots.

At the same time, holes are drilled into the soil on the other side of the tree. These holes are then filled with water and nutrients to attract the tree roots in that direction.

Another good general maintenance tip for keeping the home in mint condition is to keep the gardens and lawns all around the house evenly damp in the drier summer months. This is called preventative medicine!

# Trees To Avoid

<u>Botanical Name</u>	<u>Common Name</u>	<u>Mature Height</u> H (m)
<i>Asagophora costata</i>	Smooth barked apple	15-24
<i>Aracaria Heterophylla</i> (and similar species)	Norfolk Island pine	30-60
<i>Casuarina cunninghamiana</i>	River sheoak	12-30
<i>Casuarina glauca</i>	Swamp sheoak	12-15
<i>Cedrus species</i>	Cedars	variable
<i>Cupressus species</i>	Cypress	variable
<i>Eucalyptus bridgesiana</i>	But-but	—
<i>Eucalyptus camaldulensis</i>	River red gum	24-30
<i>Eucalyptus citriodora</i>	Lemon-scented gum	to 15
<i>Eucalyptus cladocalyx</i>	Sugar gum	15-30
<i>Eucalyptus cornuta</i>	Yate	9-18
<i>Eucalyptus diversicolor</i>	Karri	to 60
<i>Eucalyptus globulus</i>	Tasmanian blue gum	30-60
<i>Eucalyptus leucocylon</i>	Yellow gum	4.5-7.5
<i>Eucalyptus maculata</i>	Spotted gum	18-30
<i>Eucalyptus occidentalis</i>	Flat-topped yate	—
<i>Eucalyptus rubida</i>	Candlebark	9-30
<i>Eucalyptus viminalis</i>	Manna gum	9-60
<i>Ficus species</i>	Figs	to 30
<i>Fraxinus oxycarpa</i>	Desert ash	9-15
<i>Fraxinus "Raywood"</i> (unless grafted or budded onto a rootstock of <i>Fraxinus ornus</i> (Manna ash))	Claret ash	9-15
<i>Grevillea robusta</i>	Southern silky oak	15-30
<i>Phoenix species</i>	Date palms	variable
<i>Pinus species</i>	Pines	to 30
<i>Platanus species</i>	Planes	15-36
<i>Populus nigra</i> (and similar species)	Black poplar	to 24
<i>Quercus robur</i> (and similar species)	English oak	to 20
<i>Rohinia pseudoacacia</i>	False acacia, Black locust	9-15
<i>Salix babylonica</i> (and similar species)	Weeping willow	9-15
<i>Salix chilensis "Fastigiata"</i>	Chilean willow	—
<i>Schinus molle</i>	Pepper tree	6-15
<i>Tamarix aphylla</i>	Athel tree	to 6
<i>Ulmus procera</i> (and similar species)	English elm	to 30

# Looking Before You Leap

**T**he biggest problems in buying a house are the problems you don't know about until after you've bought the place! All the basic homework in the world can't prepare you for the unseen evils, such as rotting stumps, rising damp, footing failure and roof damage. Even newly hung wallpaper is suspect as it may, in reality, be hiding serious damp problems and cracks.

The Royal Australian Institute of Architects has collected figures on some of the more common, unrecognised housing problems around Melbourne suburbs. The Institute found certain suburbs have particular problems and decided to forewarn and forearm prospective buyers.

The statistics in the featured chart are based on some 15,000 houses assessed by the Institute's Advisory Inspection Service from 1978 to 1982. Figures since collected are still being compiled but show the same trends.

According to the figures, the areas with houses most affected by rotten stumps were Northcote, Essendon, Coburg and Hawthorn. About half were classified as "serious", meaning the cost of repairs would exceed \$500.

Rotten stumps usually occur in houses over 30 years old. Many require only the replacing of some stumps, or perhaps packing. A floor sloping away from brick walls and fireplaces indicates that a house may have rotten stumps.

However, to properly assess a stump's condition, dirt needs to be dug away from it. A dark water stain on the stump means it is the wettest and therefore the most rotten.

Footing failure was most evident in Elwood, Melbourne, Waverley, Hawthorn and Balwyn.

This refers to the failure of strip footings under brick walls and is caused by a type of clay in the area, the action of fast growing trees spreading their roots and absorbing moisture from the soil, and by very old building construction techniques such as the use of bluestone footings.

Footing failure can be assessed by cracks in walls. Most buildings have fine, hairline cracks but a crack which is wide enough to take a finger means the house needs underpinning.

Houses built on filled land quite commonly suffer from footing failure. An example of this was the Yarraville sinking village, where 60 houses had to be demolished after three years. A similar problem has occurred around the Elwood canal where houses were built on a former tip.

Electrical faults were most significant in Caulfield, Elsternwick, Heidelberg, Ashburton and Black Rock.

Wiring deteriorated in many older houses because of age and the materials and techniques used. A preliminary assessment of the wiring can be made by using a power point tester. A more detailed examination can follow by checking the wiring in the roof or under the floors.

Fitzroy, Prahran, South Melbourne and Carlton suffer from rising damp . . . an insidious fault afflicting brick houses.

The porous nature of brickwork allows water to rise through capillary action from the ground and leave damp particles on the walls, once the waterproof membrane below floor

level breaks down. It can be expensive to cure, although increasing the sub-floor ventilation and generally tidying up under the house to increase the flow of air can make a difference. Otherwise, more expensive damp-proofing may be needed.

When it came to rot, the worst incidences occurred in Caulfield, Black Rock, Elsternwick and Northcote.

Most cases required the repair of weatherboards or timber window frames and fascia boards in brick houses. But it is generally a spot problem that can be fixed by a good handyman.

Roof drainage problems were most evident in Elsternwick, Prahran, Northcote and South Melbourne while poor water supply was recorded in Kew, Northcote, Hawthorn, Burwood and Carnegie.

Generally, the water pressure problems stem from the use of galvanised iron for cold water pipes, until about 15 years ago. They have a life between 15 to 30 years and need to be replaced by copper pipes.

The worst areas for contravention of Uniform Building Regulations were Elwood, Northcote, Parkville and Caulfield.

The bayside suburbs of South Melbourne, St. Kilda and Black Rock suffer from an overdose of termites, while Elwood, Caulfield, Oakleigh and Croydon have to deal with framing faults resulting in crooked walls.

# Melbourne Housing Survey

The Architects Inspection Service run by the Victorian Branch of the Royal Australian Institute of Architects has carried out a detailed survey of faults in approximately 10,000 houses inspected for owners and prospective buyers.

The following table gives the percentage occurrence of faults, serious and minor, suburb by suburb throughout Melbourne.

TYPE %	ROTTEN STUMPS	FOOTING FAILURE	ELECTRICAL FAULTS	RISING DAMP	ROT	ROOF DRAINAGE	WATER SUPPLY	UBR CONTRAVENTION	TERMITES	FRAMING FAULTS
Altona	30	4	11	—	29	23	4	21	—	7
Box Hill	40	1	43	9	29	38	15	24	—	20
Footscray	38	8	33	9	24	40	9	22	—	14
Geelong	10	1	12	1	15	27	3	14	1	9
Heidelberg	26	2	22	6	31	26	2	15	—	8
Northcote	26	3	42	13	47	26	9	31	8	14
St Albans	24	1	28	6	28	26	10	19	—	10
Traralgon	40	4	34	20	33	34	17	17	2	10
Warrnambool	17	7	7	3	11	10	2	11	—	10
Wendouree	48	5	33	21	27	40	14	23	—	21
Wodonga	25	5	32	13	30	30	19	20	—	24
Warrnambool	44	3	27	14	31	37	14	20	2	19
Warrnambool	29	2	21	38	18	37	15	26	—	18
Warrnambool	40	4	35	12	34	40	19	30	1	23
Warrnambool	43	1	50	23	42	37	15	34	—	47
Warrnambool	58	2	31	2	28	26	12	16	—	7
Warrnambool	31	3	23	25	20	44	13	27	1	23
Warrnambool	23	2	12	2	17	18	1	17	1	25
Warrnambool ... See Berwick										
Warrnambool	10	2	14	4	12	9	7	11	—	12
Warrnambool	16	3	15	1	19	22	1	4	—	11
Warrnambool	46	4	44	26	42	50	18	24	—	18
Warrnambool	41	10	36	21	31	43	17	36	—	38

TYPE %	ROTTEN STUMPS	FOOTING FAILURE	ELECTRICAL FAULTS	RISING DAMP	ROT	ROOF DRAINAGE	WATER SUPPLY	UBR CONTRAVENTION	TERMITES	FRAMING FAULTS
Essendon	59	3	33	27	33	35	14	17	1	9
Fitzroy	41	5	33	45	19	42	12	29	—	17
Footscray ... See Sunshine										
Frankston	12	1	9	6	12	34	7	13	—	18
Glen Iris	47	4	34	17	26	28	12	11	—	24
Glen Waverley	3	6	1	3	6	19	7	6	—	15
Hampton ... See Sandringham										
Hawthorn	56	8	28	21	25	41	22	21	—	15
Heidelberg/Ivanhoe	41	—	44	13	25	44	10	21	—	15
Kew	48	6	41	21	24	32	20	25	—	23
Knox	13	3	6	3	12	18	5	11	—	19
Lilydale	9	3	14	1	8	26	4	11	4	19
Malvern	48	2	33	14	31	36	15	19	—	18
Melbourne	25	11	26	30	22	41	16	18	3	11
Moorabbin	21	—	24	10	32	29	9	15	2	16
Mt Waverley	6	8	12	3	4	27	10	6	—	11
Northcote	67	1	33	24	41	49	20	48	—	20
Nunawading	11	5	14	4	7	29	11	8	—	23
Oakleigh	35	—	34	12	36	38	11	21	—	26
Parkville/Flemington/Kensington	54	5	31	27	39	43	11	35	—	15
Prahran	45	2	27	35	24	49	12	24	1	17
Richmond	39	4	30	30	30	49	11	29	2	13
Ringwood	21	1	20	1	22	31	1	10	1	13
St Kilda	31	2	26	31	27	46	18	12	8	16
Sandringham/Hampton	40	1	30	11	38	38	4	15	2	15
Sherbrooke Shire	21	—	27	6	36	22	3	15	3	18
South Melbourne	22	5	32	34	32	48	10	19	6	10
South Yarra/Toorak	24	4	24	25	15	36	13	25	1	17
Springvale ... See Berwick										
Sunshine/Footscray	40	5	15	6	33	19	7	12	—	10
Surrey Hills	49	1	26	17	34	33	14	25	—	10
Templestowe	11	6	9	1	8	25	9	14	—	15
Williamstown ... See Altona										

# Homework Can Help

**S**ome people commit the biggest financial mistake of their lives by not doing homework before launching into a contract to either build or buy a house, which seems strange considering it is usually the biggest, single investment of their lives and that any mistakes prove very costly indeed.

But, the Ministry of Consumer Affairs found lack of research was the reason time and again when investigating complaints about building or the renovation of an existing home.

Consumer Affairs believes people fail to realise that each builder differs in both his approach to marketing and his construction work.

It suggests consumers identify the minimum they require from a builder. For instance, tapping into the various services (water, sewerage, electricity/gas), external wall cladding (right down to choosing a particular brick product), roofing and maybe a carport.

Then there are the interior features like floor coverings, aluminium or timber windows, heating and cooling, and the fitting out of kitchen cabinets, bathroom and bedroom furniture.

In some building contracts people agree to do some of the work themselves. This work must be clearly identified and consistency maintained. Owners often paint the interior to save money.

The method of payment must be sorted out, with the most common being progress payments, starting with a deposit. The size of the deposit is governed by the Building

Contracts Deposits Act, administered by Consumer Affairs.

Further payments are made as the building progresses with the balance paid on completion. It is important to check that progress payments equate as far as possible to the value of the work completed.

Avoid contracts that are not clear and seek the advice of a knowledgeable third party before signing anything at all. It is important to know when building work starts and finishes, understanding that there can be some variables such as delays in permits, weather and industrial disputes.

The failure to complete work on time can often be upsetting and of financial inconvenience. Owners should look for some form of penalty on the builder that will cover the inconvenience of the building going over time.

During the course of a contract there can be disputes between the builder and the owner. The contract, therefore, should include some mechanism explaining where both owner and builder will go to resolve their dispute. Such mechanisms usually constitute arbitration or direct reference to the courts.

The Ministry of Consumer Affairs can give advice and in some cases assist consumers with building disputes.

It also must be remembered that variations to the contract cost money when building is under way. Should either party wish to vary a contract it should be fully detailed on both the

job and cost and signed by both parties.

Most building contracts contain a 13 week clause, covering problems arising with the building after completion date. The owner must notify the builder during this time and the builder should attend to these defects. Such notices of maintenance should be given in writing to the builder, with a copy kept by the owner.

Many builders offer personal guarantees of various durations and it is important that the extent of these guarantees be identified early rather than when problems arise. The State of Victoria requires builders of new homes be recognised for the purpose of the House Builders Liability Provisions of the Local Government Act.

In the case of renovating an existing house, just as much homework needs to be done by the owner.

Firstly, it is a good idea to get several quotes, as well as looking at a few examples of a builder's work covering a span of time. The examples should not just cover recent work but work relevant to the job in mind. Building a carport doesn't necessarily mean they can build a bathroom!

Renovation work can often be more difficult and may require more expertise than constructing a new house. It requires careful planning to get a workmanlike job for a reasonable price, and a result that is in harmony with the existing building and adds to the value of the property.

Renovation work should not just be

planning for today but looking ahead, taking into account the needs of a growing family or possibly a changed lifestyle.

Builders operating in the home renovation area are not covered by way of registration, or the guarantees available for the new home builder. However, the government has passed legislation to change this, so it is wise to seek advice from Consumer Affairs, the Housing Guarantee Fund, Master Builders

Association or the Housing Industry Association or a local solicitor before entering into any contracts or accepting quotes.\*

In the meantime, clients should seek a starting date and an expected completion date from the renovator-builder, as well as detail the deposit and progress payments. In the area of renovations the ministry suggests holding back the final payment or part thereof to ensure ongoing satisfaction.

It is important for the builder to take out the necessary permits. Once the builder has received them back from Council, the stamped plans should be discussed again with the owner to see that everything is clear in both their minds. Once again, variations to original plans cost money.

For further information contact:  
The Ministry of Consumer Affairs,  
500 Bourke St,  
Melbourne, 3000  
Phone: (03) 602 8123

\* New legislation to apply from early 1988 will change significantly contractual requirements and Guarantee provisions.

## **Guarantee Fund**

**S**ince 1974, legislation has existed in Victoria protecting the owners of new houses against shoddy workmanship and construction defects or, when the builder is constructing an "order" home, failure to complete the construction due to financial failure or because of walking off the job.

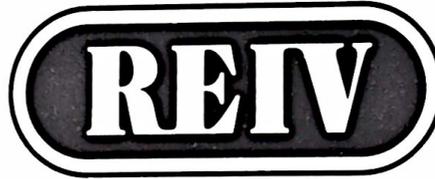
The legislation requires a builder to be registered with a government approved guarantor (Housing Guarantee Fund) who is required to guarantee the work for six years after construction. The new house purchase is protected by the fund against builders' defects under a Contract to Construct or a Contract of Sale for six years after the Certificate of Occupancy is issued, or six years after completion of construction in "lock up" type jobs. This guarantee is transferred to new owners of the house until the six years is up.

An owner-builder is covered by the fund only if he is a recognised builder. As the owner-builder becomes the person in charge of the construction he is responsible to the municipality for compliance with building regulations and government acts.

The owner-builder cannot sell the dwelling for three years unless given exemption by the Ministry of Consumer Affairs. After the three year period has expired the owner-builder can sell without providing a guarantee. In fact, the non-availability of the guarantee must be written into the sale contract.

The Ministry of Consumer Affairs can prosecute builders not recognised by the fund who enter into a written or verbal contract with an owner-builder. Further information about the guarantee from Housing Guarantee Fund Limited, 478 Albert St., East Melbourne, phone (03) 663 5300.

# Guidelines For The Homebuyer



**A**part from being the greatest financial commitment any person takes on in a lifetime, purchasing a home can also be a traumatic experience. Because of the emotion involved in purchasing our "Dream Home", there is always the potential for error. We often overlook simple things because it is a new experience. . . in fact, the average person usually buys only three homes during their entire lifetime.

## THE ROLE OF THE ESTATE AGENT

An estate agent, as the name implies, is a person who acts as an agent representing the interests of another party, in this case the vendor of the property you want to purchase.

Of course, agents have a moral and legal responsibility to be fair to both parties in the transaction. However, they are appointed by the vendor of the property, and their first duty lies in obtaining the best result for their client. When it comes to your turn to sell, you will be grateful for the services provided by your estate agent.

Estate agents operate under stringent rules which are supervised by the Estate Agents Board, a government-appointed body to ensure fair dealing for all parties concerned.

Contrary to popular belief, estate agents rarely, if ever, own the houses they are selling. Therefore, they often do not have the final say in what a vendor may choose to accept. This needs to be borne in mind when an offer the buyer considers to be fair is rejected by a vendor.

## AVOIDING COMMON MISTAKES

By definition, common mistakes occur frequently and so should be foreseen and, hopefully, avoided. Nobody could expect to handle unforeseen problems without assistance from an expert. This is why it is important that we all use the same terminology. To this end, you should refer to the "definitions of common real estate terms" that follow.

Be careful of using terminology that can easily be misunderstood, such as "first right of refusal, option, cash offer, unconditional, subject to the sale of . . ."

## TERMS USED IN REAL ESTATE TRANSACTIONS

\*Note: These definitions are given as simply as possible and are not "accurate legal terms".

**Agent:** A person authorised in writing to act on behalf of another person in the sale, purchase, letting or management of property. Real estate agents are qualified people and must be licensed by the Government.

**Bridging Finance:** A temporary loan to settle a purchase before the date.

**Caveat:** This is Latin for "Beware". Anyone who has an interest in a property can lodge a caveat with the titles office to ensure that the property is not sold without his knowledge.

**Certificate of Title:** The document of title to land held under the Torrens System. It shows the dimensions of the land, who owns it, whether there are any mortgages or other encumbrances on it, and so on.

**Chattels:** Any property other than freehold land. Chattels are treated as personal property, although they are divided into chattels real (buildings, fixtures) and chattels personal (clothes, furniture, etc).

**Commission:** The fee payable to a real estate agent for the work he does, for example, selling a house. The fee must be paid by the person authorising him to act, and is set out in the authority given to the agent.

**Contract of Sale:** An agreement in writing setting out the terms and conditions relating to the purchase or sale of a property, usually prepared by the vendor's agent or solicitor.

**Contract Note:** The first document signed on buying a house is often a Contract Note, instead of an ordinary Contract of Sale. This document, when signed by both parties, is as binding as a Contract of Sale, and the buyer and seller should treat it with the same importance.

**Deposit:** An amount of money placed in trust as evidence of good faith for the future performance of a real estate transaction. If the purchase is completed, it will be paid toward the purchase price.

**Easement:** A right that someone has to use land belonging to another.

**Encumbrance:** A charge or liability on a property, for example, a mortgage or easement.

**Equity:** The difference between the market value of a property and any loans that still have to be paid.

# Common Abbreviations

USED IN REAL ESTATE ADVERTISING

<b>a.c.</b>	-air-conditioning	<b>lnge.</b>	-lounge
<b>alc.</b>	-alcove	<b>mais.</b>	-maisonette
<b>a.w.s.o.</b>	-all-weather sleepout	<b>mstr.</b>	-master
<b>Ave.</b>	-Avenue	<b>mtge.</b>	-mortgage
<b>b.v.</b>	-brick veneer	<b>oil/htr.</b>	-oil heater
<b>b.i.</b>	-built-in	<b>o.f.p.</b>	-open fireplace
<b>b.i.r.</b>	-built-in robe	<b>o.n.o.</b>	-or near offer
<b>b.i.c.s.</b>	-built-in cupboards	<b>opp.</b>	-opposite
<b>c.t.l.</b>	-cement tile	<b>o.y.o.</b>	-own your own
<b>cnr.</b>	-corner	<b>ped. bsn.</b>	-pedestal basin
<b>crm.</b>	-cream	<b>p.a.</b>	-per annum
<b>Cres.</b>	-Crescent	<b>p.mth.</b>	-per month
<b>crpt</b>	-carpet	<b>p.wk.</b>	-per week
<b>cpds.</b>	-cupboards	<b>pol.flr.</b>	-polished floor
<b>dep.</b>	-deposit	<b>posn.</b>	-position
<b>det.</b>	-detached	<b>qual.</b>	-quality
<b>din.rm</b>	-dining room	<b>rec.</b>	-recess
<b>dble.</b>	-double	<b>rend.</b>	-rendered
<b>dble.fr.</b>	-double fronted	<b>r.c.</b>	-reverse cycle
<b>e.l.f.</b>	-electric light fittings	<b>rf.</b>	-roof
<b>e.l.h.w.s.</b>	-electric hot water service	<b>rm.</b>	-room
<b>encl.</b>	-enclosed	<b>s.c.</b>	-self-contained
<b>estab.</b>	-established	<b>shwr.rec.</b>	-shower recess
<b>ext.</b>	-external	<b>sgl.fr.</b>	-single fronted
<b>fitts.</b>	-fittings	<b>s'out</b>	-sleepout
<b>fl.covs</b>	-floor coverings	<b>s.c.htr.</b>	-slow combustion heater
<b>f/furn.</b>	-fully furnished	<b>s.c.stv.</b>	-slow combustion stove
<b>f.tld.</b>	-fully tiled	<b>spac.</b>	-spacious
<b>g.i.</b>	-galvanised iron	<b>t.c.tile</b>	-terra cotta tile
<b>grge.</b>	-garage	<b>t'out</b>	-throughout
<b>g.h.w.s.</b>	-gas hot water service	<b>tld.rf.</b>	-tiled roof
<b>htr.</b>	-heater	<b>tubr.</b>	-timber
<b>incl.</b>	-including	<b>t.f.</b>	-timber frame
<b>in-gr. pool</b>	-in-ground pool	<b>u.m.r.</b>	-under main roof
<b>int.</b>	-interest	<b>ven. blds.</b>	-venetian blinds
<b>intl.</b>	-internal	<b>w.i.pantry</b>	-walk-in pantry
<b>kit.</b>	-kitchen	<b>w.i.w.o.</b>	-walk-in walk-out
<b>k'ette</b>	-kitchenette	<b>w.w.</b>	-wall-to-wall
<b>lge.</b>	-large	<b>w.b.</b>	-weatherboard
<b>l/fitt.</b>	-light fittings	<b>W'minster</b>	-Westminster
<b>liv.</b>	-living	<b>win.tr.</b>	-window treatments

**Right of Way:** A person may have the right to cross your property to gain access to his own property, or there may be a general pathway across the land.

**Rise & Fall Clause:** A clause in a building contract providing for an adjustment of the contract price upwards or downwards according to the movement of prices, wages or other factors specified in the clause.

**Sole Agency:** An exclusive listing for one agent to sell a property. Usually that agent receives the commission on the sale of the property, even if it is sold by another agent or the owner during the term of the sole agency agreement.

**Tenancy Agreement:** A document that sets out the details of a property to be rented and records the agreement between the landlord and the tenant about the terms and the conditions of the tenancy, including the amount of the rent.

**Transfer:** A document registered in the Lands Titles Office acknowledging the change of ownership of a property and which is noted on the Certificate of Title.

**Valuation:** A written report by a registered valuer showing his opinion of the value of a property.

**Vendor:** A person who offers a property for sale.

**Vendor Statement:** A statement by the Vendor to the Purchaser setting out material particulars regarding the property for sale.

**Zoning:** Control of the use of land exercised by Local Government or any other planning authority.

### DON'T PAY TOO MUCH

Too often, buyers are ill equipped to judge the values of properties in which they are interested. In fact, this is a fairly simple process.

Make sure you attend local auctions or properties in your price range; check auction results of comparable properties and attend open for inspections. Ensure that you inspect internally properties that are for sale, rather than judging them from the street. Don't make rash assumptions based on a curbside inspection.

If, after doing this you still feel uncertain, contact a reputable local agent who, for a small fee, will be pleased to give you an objective appraisal of the value of the property.

### TYPES OF AGENCIES

Estate agents are always appointed in writing under a number of types of authority. The most common of these are Sole Agency, Auction, Multiple Listing and Open Authorities. The most frequently used authorities authorise one agent to exclusively market a property on behalf of a vendor.

In such cases, the agent is entitled to his commission when the property is sold during the currency of that

authority, irrespective of whether the vendor has completed the transaction. So, it can be seen, there is no advantage to be gained in appointing the owner direct; sometimes it may be a distinct disadvantage.

### AUCTION

Remember that purchasing at auction is irrevocable. The contract is confirmed on an unconditional contract which must be signed immediately upon the fall of the hammer, the cooling-off period does not apply and the full deposit must be paid on the day.

Of course, all the documents necessary for a purchase, including vendor statements etc, will have been available well in advance of the auction for perusal by you or your solicitor. Sales at auction are binding on the vendor, thus avoiding the unfortunate occurrence of "gazumping".

### MULTIPLE LISTINGS

Multiple listing enables a vendor to expose his property to a wide range of purchasers through participating agents. All offers are submitted through the listing agent, who deals exclusively with the vendor.

### GENERAL AGENCY

Agents operating under an open listing must still be authorised in writing by the vendor, but a number of agents may have the property for sale at the same time.

### MAKING THE OFFER

You should realise the very best offer you can make is a cash unconditional offer on the terms the vendor is seeking. However, circumstances may dictate your ability to make such an offer. Your best offer is made in writing, often on a Contract Note — however, don't make such an offer unless you really intend to proceed if accepted.

It's common practice for vendors to allow some room for negotiation when pricing their houses. This does not mean that unrealistically low offers will be entertained. In this regard you should be guided by your experience in properties you have inspected and the advice of the selling agent. It's not uncommon for good property to sell at the asking price, so don't be afraid to offer the full price if you consider the property is realistically priced and what you want.

You should understand that until final agreement is reached in writing, and signed by both parties, the property cannot be withdrawn from sale and may be sold to another, higher bidder. At the time of signing a contract note you are expected to pay 10 per cent of the purchase price as deposit; you will be given a copy of the contract note and vendor statement.

There are many stories about purchasers paying too much at auction, but bidding at auction is really very simple provided you do your homework properly. Follow these instructions:

- 1 Review your auctioneer, if this is possible. Attend other auctions to see how they are conducted.
- 2 If you are interested in the house, request copies of all documents for your perusal at the time of inspection.
- 3 Confirm the availability of your finance a day or two prior to the auction (but, remember, if you are lucky enough to buy, the contract is unconditional).
- 4 Make arrangements for paying the deposit — bring a cheque book, pass book and withdrawal slip, etc.
- 5 Determine the limit of your bidding before the auction and don't bid beyond your capabilities.
- 6 Bid confidently within your price range, in any acceptable manner.

### FINANCING YOUR PURCHASE

Finance and mortgage documentation is detailed and takes time. Don't delay; make your formal application immediately upon your offer being accepted. Always ensure that all supporting documents are enclosed with the fully completed application forms, e.g. Contract of Sale, Vendor Statement, with certificate of title and proof of income. Make sure your agent is advised the moment that finance is approved. Don't be afraid to check the progress of your application with the lending institution.

### ADDITIONAL COSTS

Often purchasers don't set aside funds for additional costs such as government stamp duty, legal fees, valuation and mortgage application fees, title office lodgement fees, rate adjustments, insurance premiums and removalist fees.

#### **Extra Cost of Purchase:**

#### **ASSUME:**

Purchase Price	99,000
Loan from Building Society	60,000
Application Fee	300
Valuation Fee	198
Stamp Duty	
On Purchase	2,178
Stamp Duty	
On Mortgage	204
Legal Fees On Purchase	500 Approx
Legal Fees On Mortgage	300 Approx
Registration	
On Mortgage/Title	289
Rate Adjustment (Say)	350
Insurance (House)	150

**TOTAL \$4,469**

#### **NOTE:**

1. These costs can vary considerably, but give you a guide as to what should be set aside for "extras".
2. Moving costs, and connection of phone, light, gas, etc. have not been included, but should be allowed for when budgeting.

# Coping With Legal Hassles

with the LAW INSTITUTE  
OF VICTORIA

**F**inally, after years of saving, months of searching and seemingly endless Saturdays tramping the streets with The Age real estate section firmly in hand, you have found the property you want to buy. You are no longer a prospective home buyer; you are about to become a property owner.

At this stage, you become involved in the legal process controlling the buying and selling of property in Victoria. The process is generally called "conveyancing" (a word you will be hearing a lot over the next few months), but there is far more to it than simply "conveying" the ownership of the property from one person to another.

The following information is not a substitute for a solicitor's help with conveyancing, but it will help you understand the process and put together the pieces in the conveyancing puzzle.

## DON'T BREAK THE BANK

The first question you should ask yourself about the property is: Can I afford it?

For some people, the dream of owning a home quickly turns to a nightmare because they haven't budgeted properly for the cost of the property.

The scenario is simple and, sadly, common . . . a couple stretch their resources to the limit to get just enough money from savings, and a home loan to buy the property. After a short while, they fall behind in the mortgage payments, and the institution which has lent them money threatens to repossess their property and sell it.

## WHAT WENT WRONG?

The couple's mistake was to assume the actual cost of the property was all

they would have to pay, and that their monthly mortgage repayments would be the extent of their commitments. They had overlooked things like government fees, legal fees, rates, insurance premiums, stamp duty and other added expenses.

## THE SOLUTION?

In this situation, prevention is clearly better than cure. You should work out exactly how much your property will cost in all areas, both initially and in terms of ongoing regular mortgage payments, annual rates, insurance premiums and various other changes.

Your solicitor, accountant or State Bank manager can help draw up a budget which will ensure you can cope with the commitment you have taken on.

If you are already in a desperate financial situation, do not despair. Rearranging the financial obligations involved could be the answer. Either personally, through a solicitor or with the help of a community-based financial counsellor, you may be able to make arrangements to reduce your monthly mortgage payments and arrange with other creditors to reduce or defer debt payments.

But, it is best to avoid getting into a difficult financial situation. Avoid drowning by making sure you know how deep the water is before you start to swim!

## AUCTIONS AND PRIVATE SALES — THE MARKET PLACE AT WORK

You have a choice of buying at private sale or at auction, and your decision will probably be based on things such as the method of sale of the property and, possibly, price considerations.

However, when you finally find and

decide to buy a property, there are some legal aspects of the selling system you should bear in mind.

First, it is essential to inspect any property in which you are interested before buying. Buying a property is such a large financial transaction and investment that you can't really afford to have anything go wrong.

Should you choose to buy a property at auction, the most important thing to remember is there is no cooling-off period for properties bought at auction. (The cooling-off period was introduced in May, 1983, as one of the changes to the *Sale of Land Act*). Usually, the cooling-off period gives someone three clear business days from the date of signing the contract to cancel the sale. But the cooling-off period does not apply to houses bought at auction or within three days of an auction (or to properties which cost more than \$125,000).

At an auction, you will be asked to sign a contract immediately after making your successful bid and, once signed, that's it. You have taken the first step towards making the property yours.

As for the bidding itself, the easiest way is probably by raising your hand or calling out a price. If you want to bid without being noticed, prearrange a signal with the auctioneer. Or, if you are the nervous type and scared you will spend too much money, ask a friend to bid for you, setting them a limit over which they shall not bid. And, if you are the lucky one, the highest bidder, the property will be "knocked down" to you. At this point, you will have to pay a deposit and sign a contract.

If your property transaction is being handled by a real estate agent, it is worth bearing in mind that the agent with whom you will be dealing is probably the vendor's agent.

means the agent's primary responsibility is to the vendor, not to the purchaser. So, when engaged in a transaction, you can reasonably expect the agent to be looking after your best interests. Obtaining some independent advice will ensure you get the best from the transaction.

### CONTRACTS, VENDOR'S STATEMENTS AND TITLES: READ THE SMALL PRINT

Contracts, titles and Vendor's Statements are the main three legal documents involved in the conveyancing process.

There are several types of title in Victoria — general law titles, Torrens system titles, strata titles, cluster titles, stratum titles and many share titles. The contract for the sale will differ, depending on the type of title involved, and your solicitor will be able to advise you about this.

Once you have chosen and inspected the property, you will usually be asked to sign the contract. The contract will be presented to you as a document called a Vendor's Statement (or a Section 32 Statement).

The Vendor's Statement will provide you with a great deal of information about the property you are buying. Among other things, it should tell you how the property is zoned, what the rates and outgoings are, whether there are restrictions on the use of the property and whether any notices or orders have been issued which affect the property.

The Statement may also contain details of any existing mortgage over the property which the buyer has



By the LAW INSTITUTE OF VICTORIA

agreed to take over at settlement, any insurance held by the vendor on the property and the amount of money owing after settlement, and the amount of the final payment in the case of a term sale.

The Vendor's Statement should be checked over with the proverbial fine-tooth comb, otherwise, all sorts of problems may arise. For example, consider the case of a man who was in a great hurry to buy a house, saw a place he liked and bought it at auction. A few days after the auction, he was talking to his solicitor about the property and mentioned he was going to build a garage at the back of the property to store a boat. "But, you can't!" said the solicitor.

The man was indignant and asked why he couldn't build a garage. The solicitor explained that the title to the property showed the rear three metres of the property was subject to an easement, which had a Board of

Works drain running through it. This meant the garage could not be built. Checking the Vendor's Statement prior to the sale would have revealed this.

The contract you are asked to sign will contain a description of the property being sold and the terms on which it is being sold.

You need to be sure the property described in the contract is the property you inspected and agreed to buy. You can check this by looking at the description, including the address and a plan of the land referred to in the contract.

A title search must also be done to check the identity of the property and then you should go out and physically make sure the property is in the right place. Ridiculous though this may sound, it is an important thing to check. Check the frontage of the property by stepping out the distance from the nearest street corner shown on the title, or use a steel tape measure.

You must also check whether any statutory or local government authority (such as the Road Construction Authority) has any interest in the land. Certificates can be obtained from a number of bodies, such as the RCA and local council, about the property.

Before you finally "sign on the dotted line" there are other things to check, one of which is exactly what fixtures and chattels are included in the sale. Few things could be worse than the situation one couple found themselves in on moving into their new home. Their anticipation and glee turned to disappointment when they arrived at the house to find: The carpets had gone. There were no

curtains in the lounge, or blinds in the kitchen or bathroom. The refrigerator, which they thought would be left behind, was also missing. And, to add insult to injury, the light fittings and light globes had disappeared.

This unhappy experience highlights the need to make sure the contract actually specifies all the chattels being sold with the property.

Generally, anything that is a fixture does not have to be listed in the contract and is considered to be bought as part of the house.

A fixture is something that is attached to the land or building and cannot be either simply lifted and taken away, or unscrewed, without doing damage.

It would have been sensible for the couple to have made an appointment to inspect the house before settlement day arrived. Most contracts provide that a purchaser can inspect the condition of the property and chattels at any reasonable time during the week before settlement. This gives purchasers time to raise any queries about the property before actually parting with the balance of their money.

### **THE BIG DAY: SETTLEMENT**

Settlement is the culmination of the conveyancing process and is the final stage of the sale. The settlement date should be set out in the contract by agreement between the parties. At settlement, the balance of the purchase money is paid over.

If you are borrowing money, the lender will attend the settlement, as will your solicitor, who will make all the settlement arrangements for you.

The appropriate money and documents will be exchanged between the parties and their lenders to ensure they each receive their contract entitlement, whether this is possession of the property, of the title or the proceeds of the sale.

Settlement usually takes place where the duplicate title to the property you are buying is held.

Sometimes it suits both parties for the purchaser to occupy the house before settlement. The contract does not usually set out what will happen in this situation, so you may need to reach an agreement with the other party. This is usually done via letters between the parties' solicitors. An occupation fee will usually be paid.

### **IS THAT ALL THERE IS?**

The short answer is no, that is not all there is. This article has been only a brief look at the conveyancing process; and there are many more

parts to it. If a solicitor has been doing your conveyancing, he/she will have taken care of all these things for you. They will also be able to take care of things which require fixing after settlement.

These tasks include sending notices of acquisition on your behalf to the local council, the Board of Works and the Land Tax Office.

Government Stamp Duty has to be paid and the transfer of land registered.

Of course, there are things only you are responsible for, such as having the gas, electricity and telephone connected, redirecting mail and advising bodies such as the Electoral Office and the Road Traffic Authority of your new address.

If a solicitor has been doing your conveyancing, you must also pay legal costs. The items for which a solicitor can charge are fixed by a committee, which includes a Supreme Court judge. Legal costs are based on the actual work done by the solicitor and the responsibility involved in each case, not on a fixed scale. Your solicitor should be able to give you an estimate of what his or her charges will be. As well as costs, you need pay all out-of-pocket expenses such as search fees, certificate fees and so on.

Should you decide to use a solicitor for conveyancing, choose carefully. Probably the best way to pick a solicitor is to get recommendations from friends.

Once you have hired a solicitor, don't be afraid to ask for a quote, nor to ask questions. Buying a home is a complicated process so it is important to ensure you understand exactly what is going on.

# The Finance

State Bank ▼ Victoria

# Our growing affluence

**V**ictorians are paying more for their houses, and spending more on home improvements, than ever before. The rising standard of housing and level of house ownership enjoyed by Victorians reflect our growing affluence during the last two-and-a-half decades.

A recent survey of 24 OECD countries showed Victoria's level of home ownership was 75.1 per cent of the state's population, compared with 71.1 per cent nationally, and 56 per cent in other countries.

The aftermath of the Depression and World War II hindered any real development in the housing industry until the 1960s. Since then, there have been great strides in housing standards, thanks to the development of new materials and construction methods, the introduction of uniform building regulations and the impact of many new consumer goods for the home.

Coupled with this is our increased spending power and higher social and educational expectations, which have concentrated more attention on lifestyle and the type of houses we live in.

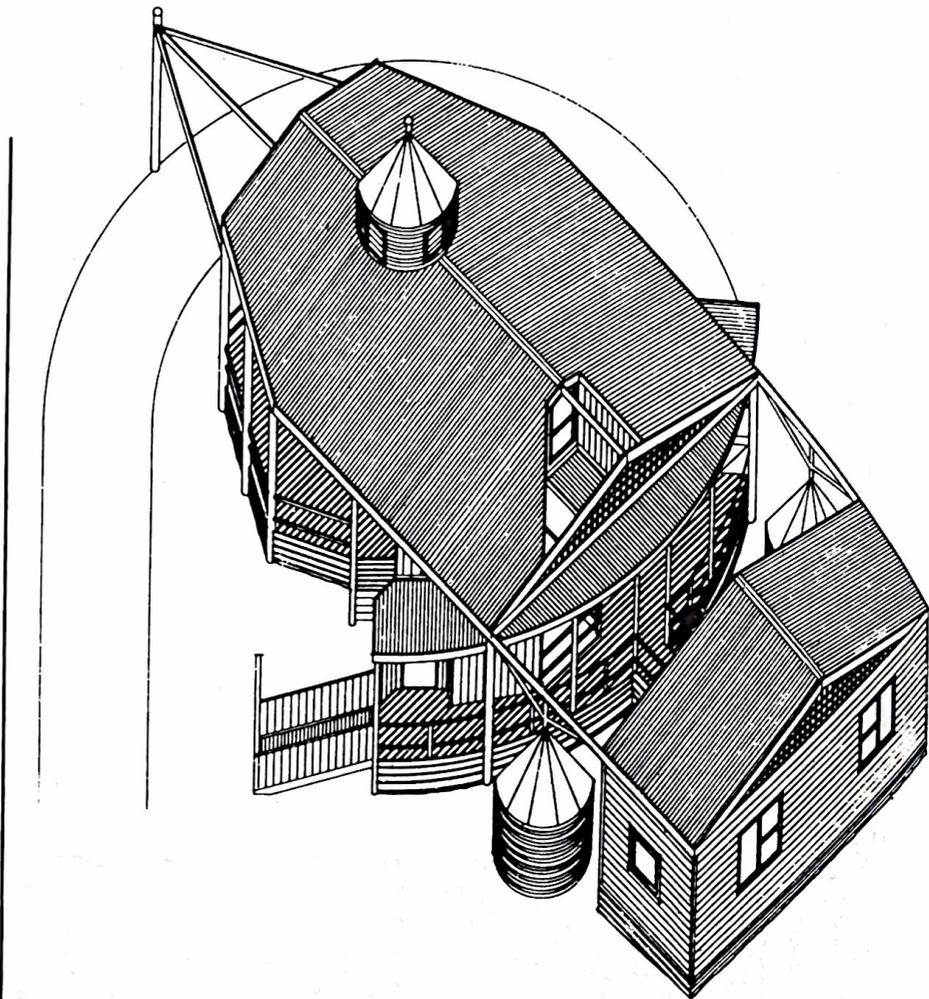
State Bank Victoria lends hundreds of millions of dollars for housing every year and is undisputed market leader — lending around 40 per cent cent of the total housing finance supplied by major lenders in Victoria.

State Bank Victoria, along with other banks and financial organisations, also lends many millions of dollars for home improvements.

Without doubt, buying a house is, for many of us, the single largest investment and financial commitment in a lifetime.

However, many people are lost when it comes to applying for housing loans.

To help you adequately prepare yourself for this major step in your life, State Bank has supplied the following guide.



## THE GOLDEN RULES

Estate agents say there are three rules to house buying:

Position; position; position.

Bankers believe the three rules should read:

Preparation; preparation; preparation.

Proper preparation will help you avoid pitfalls and disappointments when seeking the money to buy your "dream home".

## WHEN TO START

Start preparing as early as possible. Speak to your bank manager well before you intend buying to secure a clear idea of what is required for a housing loan.

## BUDGET

Preparing an accurate budget of your monthly expenses over a year will

help you work out just how much you can afford in loan repayments, as well as all the other expenses associated with houses.

If you don't already have savings, you'll need to save a deposit for your future house purchase. A budget will help you achieve this.

Deposit requirements vary, but you can expect to outlay between five and 20 per cent of the cost of the house.

Remember! The bigger the deposit, the less you need borrow.

The table opposite is a guide for your personal budget.

- Add the monthly totals and divide by 50 to get a weekly amount.
- This is the amount required to meet your known commitments.
- Dividing by 50 rather than 52 gives you a safety margin for any unexpected expenses.

**WORKING OUT A PERSONAL BUDGET**

DEC

NOV

OCT

SEPT

AUG

JUL

JUN

MAY

APR

MAR

FEB

JAN

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
HOME — REPAYMENTS												
RATES — MUNICIPAL M.M.B.W.												
TELEPHONE												
INSURANCE — HOUSE CONTENTS CAR												
MEDICAL — HOSPITAL LIFE — PERSONAL												
SUPERANNUATION												
ELECTRICITY GAS												
CAR — REPAYMENTS FUEL TYRES SERVICING												
EDUCATION — BOOKS FEES												
PERSONAL												
OTHERS												
ADD MONTHLY TOTALS \$												

**E**veryone planning to buy a house has three basic questions on their mind:

1. Can I get a loan?
2. If so, how much can I borrow?
3. What will it cost?

The answer is: Arrange a meeting with your bank manager or the loans officer of the building society or finance company you intend dealing with.

At the interview, you will be assessed on your eligibility for a loan and how much you can borrow.

In most cases, a State Bank manager will be able to give you an answer on the spot.

The response time varies according to the organisation you are dealing with, so you should ask at the time of the first interview how long you will have to wait.

This assessment is only an indication of your eligibility for a loan.

On finding a house you plan to buy, a formal loan application must be made to the lender.

During the first interview you should at least ask the following questions:

What are the requirements needed for obtaining a loan?

What is the current interest rate?

How much can I borrow?

What is the term of the loan?

What are the repayments?

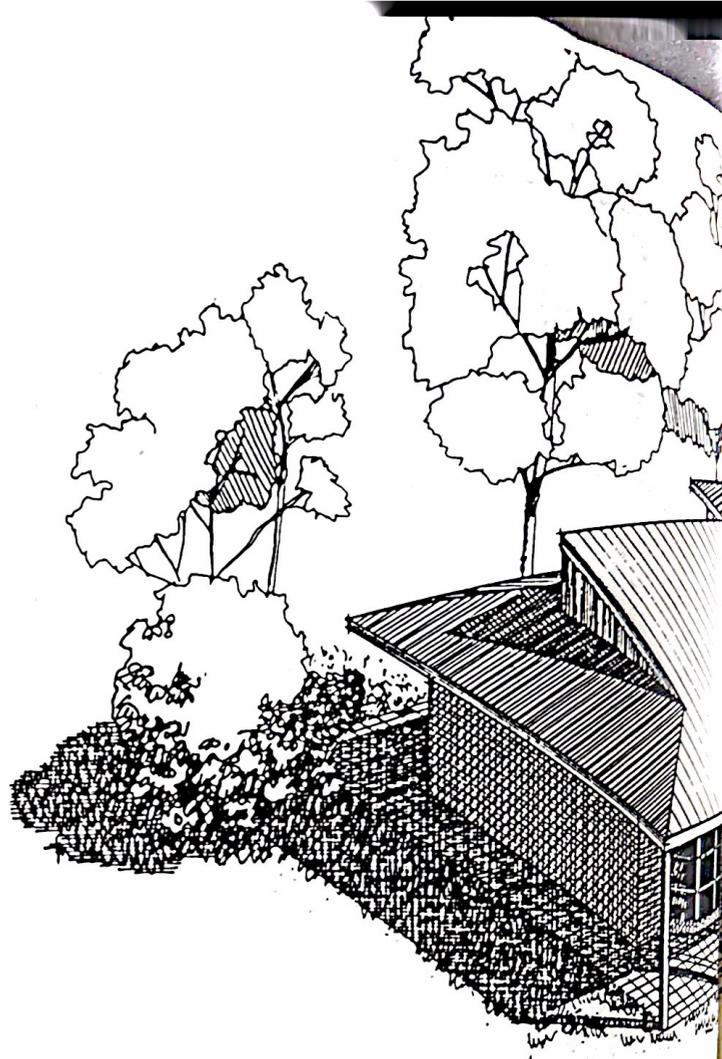
How are the repayments structured — monthly or quarterly?

What are the out-of-pocket expenses?

Are there penalties for early repayment?

You might have your own questions ... Don't be afraid to ask!

**A** variety of lenders provide money for housing. The State Bank is first choice with many people because of its reputation as the major lender in this field. The State Bank offers housing loans to anybody who meets their basic requirements, and to those people who already conduct their banking with the State Bank, a loan of less than the maximum rate of interest will be considered.



Other lenders include the nationally operated banks, building societies, life assurance companies, superannuation funds and credit unions.

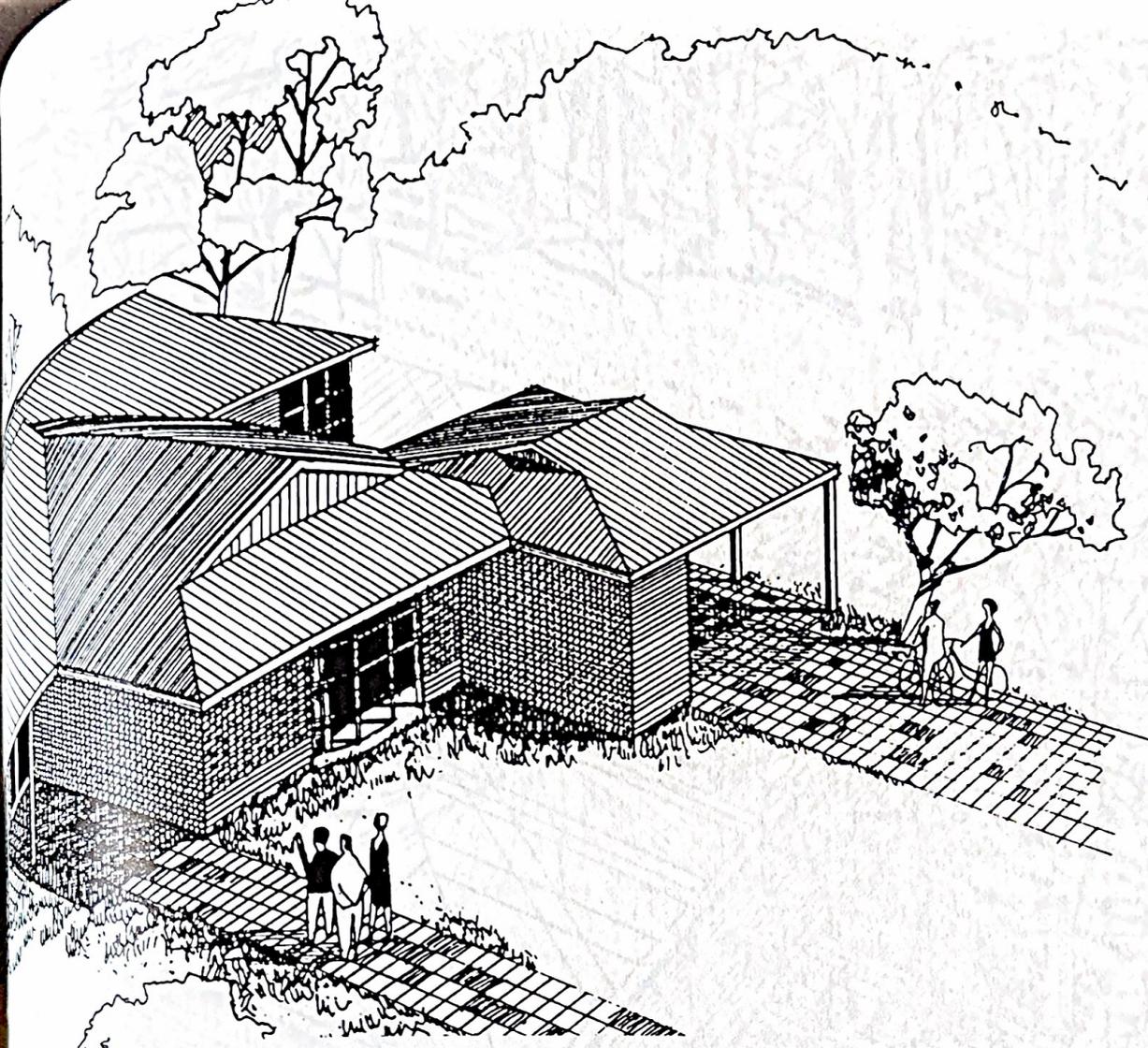
Because lending conditions and interest rates differ between the various institutions, you should check before you buy.

In all cases, you will need sufficient income to meet all your financial commitments.

The State Bank will consider joint incomes — this point is worth checking with your lender.

**I**t is impossible to be precise on how much your repayments will be, but the following examples will give you some idea. This table is based on the average housing loan supplied by the State Bank.

LOAN AMOUNT	INTEREST RATE PER ANN	TERM	TERM	TERM
		15 YEARS MTHLY	20 YEARS MTHLY	25 YEARS MTHLY
\$50,000	15.50	\$717	\$677	\$660
\$80,000	15.50	\$1147	\$1083	\$1056



State Bank managers are consistently asked the same questions by customers applying for loans, and some of the questions which crop up regularly are:

**Will the interest rate stay the same for the full term of the loan?**

Housing loan interest rates are subject to change. While they have been relatively stable in the past few years, they can, and do, go up or down according to market forces.

**Can I get Government assistance in buying my first home?**

Yes. There is now a First Home Owners Scheme. You will receive a grant, provided that your income is within certain set levels. Forms are available from banks and building societies, or from the Department of Housing and Construction.

**Are there any hidden or extra costs?**

Lenders generally charge an establishment fee to offset costs associated with processing applications. For some loans a valuation fee may be levied. Government charges must be met by the borrower.

**Additional Costs: Example:**

	(a)	(b)
Purchase price	\$85,000.00	\$140,000.00
Amount of loan	\$60,000.00	\$90,000.00
Stamp duty on transfer	\$1,870.00	\$4,900.00
Registration of Transfer	\$220.00	\$324.00
Stamp duty on mortgage	\$204.50	\$324.50
Registration of mortgage	\$42.00	\$42.00

Solicitor's fees for conveyancing are paid by the buyer. These charges vary and should be checked when engaging a solicitor.

Further costs which should be taken into account are:

Gas, electricity and telephone connection.

Adjustments to council, water and sewerage rates.

Furniture removal.

**Will the bank inspect the property prior to purchase?**

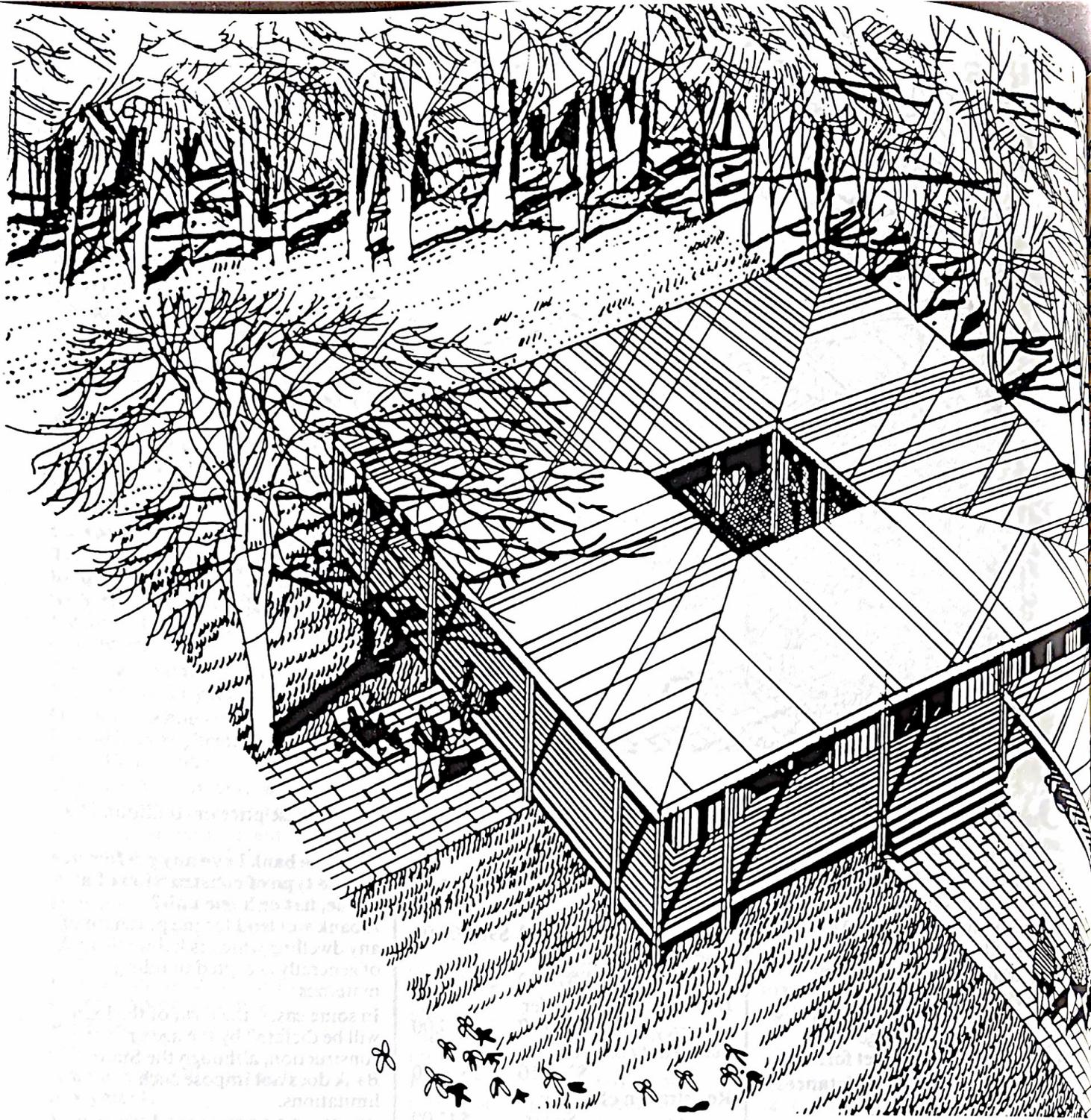
No. Lenders do not advise buyers on

the purchase price or condition of a property.

**Does the bank have any preference for the type of construction of a house, flat or home unit?**

A bank will lend for the purchase of any dwelling which is habitable and of generally accepted building materials.

In some cases, the term of the loan will be dictated by the age or construction, although the State Bank does not impose such limitations.



**What kind of dwelling will the bank lend for?**

Any conventional house, OYO unit, villa pair or flat.

**Can I buy at auction or should I consider a private sale?**

The bank has no preference. However, if you are buying at auction, it is very important to establish the limit you can borrow. Sale at auction is binding!

**How long does it take to settle a loan?**

Settlements usually take 45-60 days.

**What do I have to do once I have signed a "contract of sale" note?**

Your "contract of sale" note should include a clause making the sale subject to finance or, more specifically, subject to a loan of \$..... from .....

When the note has been signed, make an appointment to see your bank manager or lender in order to make a formal application for the loan.

Ensure you promptly supply the lender with any documentation required to support the loan.

**When do you make repayments on the loan?**

Repayments can be made quarterly, monthly or weekly. It depends on the lender.

**When am I responsible for insuring the property?**

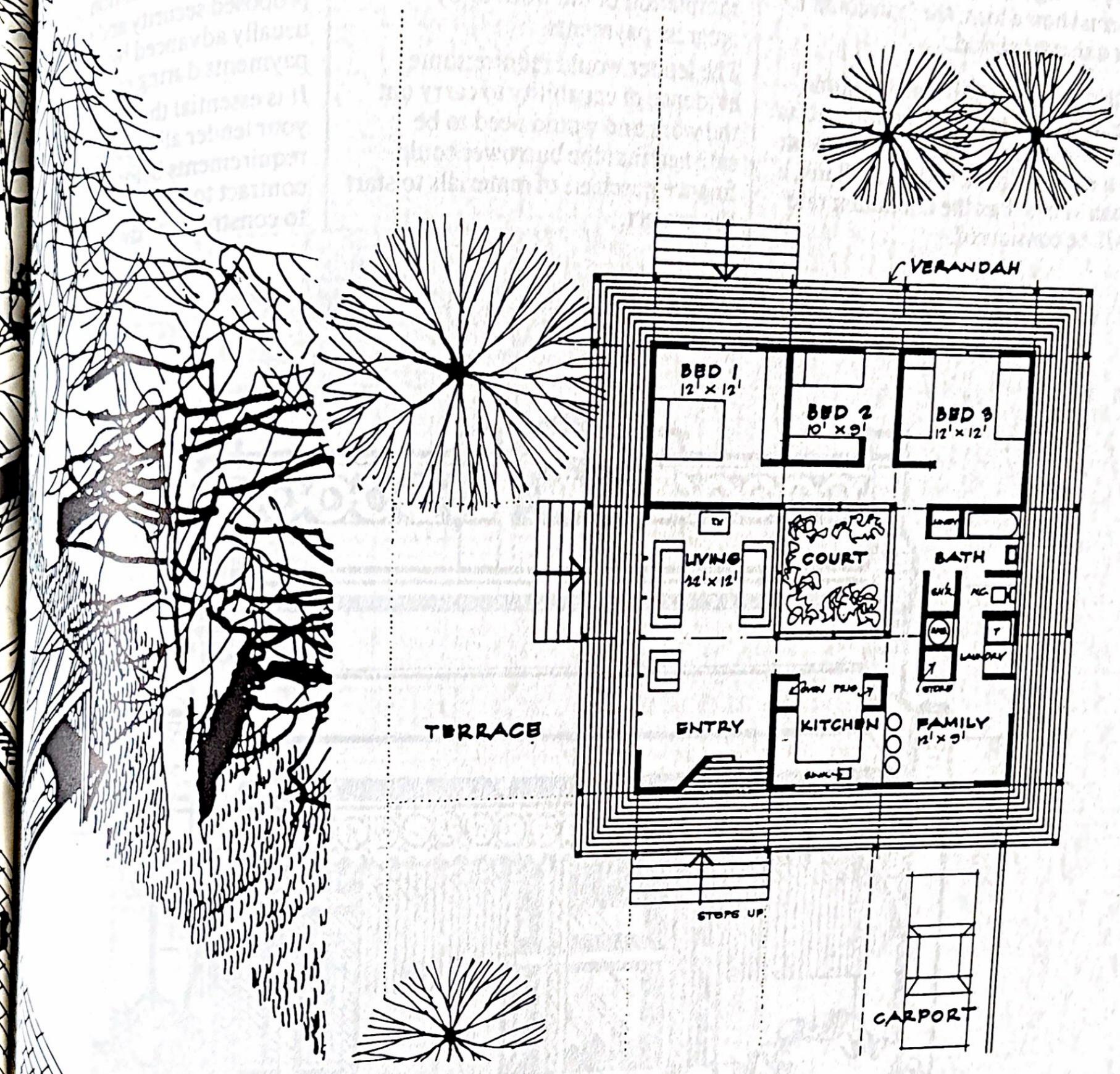
On signing the sale note. The State Bank offers an insurance scheme which covers your house but not contents, but you are not obliged to insure with the Bank.

**How do I know how much to repay and when?**

You will be advised full details when

...loan is settled about regular  
 payments including interest and  
 principal calculated to repay the loan  
 over the agreed period.  
 ...the lender give a written  
 assessment and/or valuation of  
 the house?  
 ...Start Loans.  
 Many lending institutions, including  
 the State Bank, offer to people who  
 qualify, although care should be  
 taken to ensure that the  
 advantages as well as the  
 disadvantages of this type of finance are  
 considered.

**What is bridging finance?**  
 It is a loan used to cover the time  
 between the sale of one property and  
 the purchase of another and is  
 repayable in a lump sum, usually at  
 settlement and within twelve  
 months.  
 The State Bank can arrange Bridging  
 Finance on short notice at  
 competitive interest rates.



**How can I finance renovations, alterations and other improvements?**

Most lenders make loans for these purposes although the rate of interest may be slightly higher than the normal home loan. the loan could be for a shorter period.

The State Bank will lend for home improvements to anyone who meets its basic requirements, and for those who already bank with State Bank, a loan at less than the maximum rate will be considered.

**Will I be able to get finance if I do the building myself?**

Yes. Many borrowers, having received the necessary council permits, carry out alterations and additions themselves. The loan moneys are advanced either at completion of the work or by progress payments.

The lender would require some evidence of capability to carry out the work and would need to be satisfied that the borrower could finance purchase of materials to start the project.

**Is finance available to erect a new building?**

Yes. Finance is available to buy land and erect a dwelling.

The main difference between already erected and to-be-erected buildings is in the area of valuation of the proposed security and that funds are usually advanced by progress payments during construction.

It is essential that you discuss with your lender all aspects of your requirements before signing any contract to buy land or for a builder to construct the dwelling.



