

Place name Precinct - Sale State Bank Houses

Survey Date: 04/07/2004

Other name

Id: 1228

Street 163 to 173 Macarthur Street

Last Update 04/10/2004

Locality Sale

Postcode

Official Locality

Property No

Local Government Area Wellington Shire

Precinct: Precinct - Sale State Bank houses

Easting

Northing

Map

Workshop number

Workshop votes

Field survey number

Community priority

Designer

Builder

Ownership Private

Built Date 1920s

Change Date

Description This row of five houses is easily identifiable as a group with setbacks, roof form and materials visually linking each house. Different combinations of standard suburban bungalow design elements appear in each house, including complex terracotta roof forms, verandahs with twin posts or pillars supported by brick plinths, and windows in pairs, triplets and quadruplets, with two of the houses featuring round bay windows.

The house at 163 Macarthur Street has altered windows. Otherwise each house in the group is very intact to its original design. The corner house (163 Macarthur Street) has a high opaque fence which contradicts the original design intention of uniform low fencing connecting the group. 167 has been extended since 1994 (2004).

Feature	Style	Wall Materials	Roof Materials
Group of houses	Inter-War	Weatherboard	Clay tile

Condition Good

Integrity Minor Modifications

Redevelopment/change

Residential

Buildings

National Themes	Local Themes
	7. BUILDING SETTLEMENTS & TOWNS
	7.1 Ports

History It is believed that these houses were built in the 1920s as part of the State savings Bank of Victoria's 'credit foncier' loan scheme, which financed housing for ordinary families.

The State Savings Bank of Victoria as it was in the twentieth century was primarily the result of the State Savings Amendment Act of 1896, which (amongst other things) introduced the 'credit foncier' that was a variation of self-help financing systems used widely in Europe. The broad principle was of 'long-term loans at modest rates of interest, in return for good security (such as half value of a property) with regular modest repayments over a long term. The scheme was one of the first of many introduced in Australia over the first decades of the twentieth century and became known colloquially as the 'cheap money' scheme. By the 1920s the success of the credit foncier scheme led to the Bank adding other loans on special conditions for lower income workers and returned servicemen. (1)

A history of the Bank notes that:

"One of the results of the new thrust into housing was that, to get the best combination of low prices and high standards, the Bank effectively became a builder in its own right, issuing standard designs and selecting building contractors for many of the houses it financed. A 'Bank home' became an affordable goal, a symbol of achievement and recognition that the house was solidly built. Such was the enthusiasm of Victorian workers for Bank-financed and built homes that by the mid-1920s the Bank was the largest home builder in Victoria." (2)

George Burrige Leith, chief architect of the Bank Building Department from 1921 until his retirement in 1953 was one of the most influential men in the Bank and by the mid-1920s presided over one of the fastest growing and most prestigious departments. He designed a series of 'Bank homes' - plans for standard homes, which sub-contractors built under the supervision of the Bank's Building Department. Up to 30 designs were produced by the Department. (3)

Most State Bank homes were built in the metropolitan area, and few were built in groups. It is not known whether this group was built by the Bank as a speculative venture, or whether the land was owned by one or more people who sought and obtained Bank finance at around the same time. Further research is desirable.

REFERENCES

- (1) Murray R., + White, K., 'A bank for the people: A History of the State Bank of Victoria', pp.207-217
- (2) *ibid.*
- (3) *ibid*

Period	Associations
	State Savings Bank of Victoria

Heritage Protections Register	Reference	Zoning	Status
Planning Scheme	x		Recommended

National Estate

Research Required

Recommendations

Fieldwork priority?

Stage 1 Ranking Assessed: Sale Heritage Stu **Stage 2 priority** Planning Scheme: Precinct

Final Ranking Local significance **Final Recommendation**

Statement of significance The State Bank houses at 163-73 Macarthur Street, Sale are of local historic and aesthetic significance to Wellington Shire. Historically, the group are a rare and intact example of a State Bank funded housing scheme in the Gippsland region. Aesthetically, the houses are individually of design interest as an intact precinct of Inter-war bungalows illustrating the more common interpretation of this housing style in Sale in the 1920s. (RNE criteria A.4, B.2, E.1 & H.1)

Extent of designation Treat as a group or small preci

Informant

Notes

Follow up

Bibliography Context Pty Ltd, (1994), City of Sale Heritage Study
Context Pty Ltd, (2004), Wellington Heritage Study: Sale Review

Macarthur Street 0163-173, ID 1228 ii.jpg

Context

01/01/1994



Macarthur Street 0163-173, ID 1228 i.jpg

Context

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Macarthur Street 0163-173, ID 1228 iii.jpg

Context

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Macarthur Street 0167-0173, ID 1228 iv.jpg

Context

01/01/1994



StateBankHousesPrecinct, ID 1228.JPG

Judy Powell

02/08/2006



UpdateMacarthur Street 0173, Precinct ID 1228(iii).jpg

Kristy Crawford

25/01/2007



UpdateMacarthur Street 0173, Precinct ID 1228(i).jpg

Kristy Crawford

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UpdateMacarthur Street 0173, Precinct ID 1228(ii).jpg

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25/01/2007

