

Locality: STRATFORD
Place address: 58 TYERS STREET
Citation date 2016
Place type (when built): Bank
Recommended heritage protection: Local government level
Local Planning Scheme: Yes

Vic Heritage Register: No
Heritage Inventory (Archaeological): No

Place name: State Savings Bank (former)



Architectural Style: Interwar Bungalow
Designer / Architect: Godfrey and Spowers
Construction Date: 1929

Statement of Significance

This statement of significance is based on the history, description and comparative analysis in this citation. The Criteria A-H is the Heritage Council Criteria for assessing cultural heritage significance (HERCON). Level of Significance, Local, State, National, is in accordance with the level of Government legislation.

What is significant?

The former State Savings Bank and front fence, at 58 Tyers Street, Stratford, is significant. The original form, materials, detailing and colours as constructed in 1929 are significant.

Later outbuildings and alterations and additions to the building are not significant. This includes the modern shed to the rear of the bank.

How is it significant?

The former State Savings Bank is locally significant for its historical and aesthetic values, to Wellington Shire and particularly to the town of Stratford.

Why is it significant?

The former State Savings Bank is **historically significant at a local level**. Built in 1929, it illustrates the importance of the town as an established commercial centre for the surrounding pastoral and agricultural district and as the seat of government for the Avon Shire. The State Savings Bank expanded in the region in the 1920s as a result of the commercial development, with the Stratford bank operating from 1929 until c1990s, when it was sold into private ownership. (Criterion A)

The former State Savings bank is **aesthetically significant at a local level** as a fine example of a bank designed in the interwar bungalow style by architects Godfrey and Spowers, and for its landmark quality in the commercial streetscape. It has a high degree of integrity, with the Bungalow influences evident in the low-pitched hipped roof clad with terracotta tiles, wide timber lined eaves, the small concrete porch to the entrances on the facade and south elevation supported by consoles, the wide horizontal band of render across the centre of the facade, and the decorative render to the window lintels and sills and the timber window and door joinery. The timber fence to the front boundary is also significant. It is one of 17 banks designed by Godfrey and Spowers in their trademark bungalow design between 1920 and 1931, but the only known bank designed by them in Wellington Shire. (Criteria E & H)

Statutory Recommendations

This place is recommended for inclusion in the Schedule to the Heritage Overlay of the Wellington Shire Planning Scheme to the extent of the title boundary as shown on the map.

External Paint Controls	Yes
Internal Alteration Controls	No
Tree Controls	No
Outbuildings or fences which are not exempt under Clause 43.01-3	Yes, front fence
Prohibited Uses May Be Permitted	No
Incorporated Plan	No
Aboriginal Heritage Place	Not assessed

Map of recommended boundary for Heritage Overlay



KEY

- Recommended for Heritage Overlay
- Existing Heritage Overlay
- Title boundary

State Savings Bank (former) 58 Tyers St, Stratford

Project: Wellington Shire Stage 2 Heritage Study
Client: Wellington Shire Council
Author: Heritage Intelligence Pty Ltd
Date: 12/2/16

History

Locality history

Stratford is located on the east bank of the Avon River. The earliest known Europeans in the area included Angus McMillan and his party, who crossed the Avon River in 1840 and named it after a Scottish River. Squatters soon settled in the area, the lands serving as pasture for sheep and cattle. (Fletcher & Kennett 2005:75; Context 2005:11). A small settlement developed at the place where the stock route forded the Avon River, which would become Stratford. The town further grew with the discovery of gold in the Great Dividing Range, particularly at Crooked River in Grant, when supplies for the goldfields were brought through the town (Fletcher & Kennett 2005:76). In 1864, the Avon District Road Board was formed, and proclaimed a Shire in 1865, with Stratford as the administrative centre (Context 2005:38-9). By the 1870s, Maffra and district had prospered and councillors exerted pressure to move the seat of government to Maffra. This was achieved briefly from 1873 to 1874, but in 1875 Maffra formed its own shire. Stratford became the main town in the Avon Shire and remained the centre of local government (Context 2005:38-9, 41). The railway line from Melbourne reached Stratford in 1888 (Fletcher & Kennett 2005:76) and by 1903, Stratford also had a post office, courthouse and shire offices complex, the Swan and Stratford Hotels and the Shakespeare Temperance Hotel, State School No. 596, and four brick churches that replaced the earlier timber churches (*Australian handbook* 1903). The town saw steady population growth until the beginning of World War I, maintaining a population in the 800s between 1911 and the 1960s (Victorian Places).

After World War I a soldiers' settlement was established on estates in the Avon Shire, however, many of the farms proved unviable and the settlement scheme was not a success. During World War II the district benefited from good wool prices, and a flax mill was opened west of Stratford. The district prospered in the 1950s with a reduced rabbit population and increased primary produce prices (Victorian Places). The Avon River was a narrow river with a wide flood plain and the river flooded rapidly and frequently, with severe floods in the 1930s, 1971 and 1990, which caused extensive damage. Measures to combat erosion were undertaken in the 1940s and the River Improvement Trust was formed in 1951 (Fletcher & Kennett 2005:76). A bridge that could withstand the floods was opened in 1965 (Victorian Places).

Stratford experienced a building boom from the 1970s, following land subdivision which resulted in residential development and an increase in population (Fletcher & Kennett 2005:76). In 1994, Wellington Shire was created by the amalgamation of the former Shires of Alberton, Avon and Maffra, the former City of Sale, most of the former Shire of Rosedale, as well as an area near Dargo which was formerly part of Bairnsdale Shire (Context 2005:39). Stratford was no longer an administrative seat, but retained its importance as a central town for the surrounding farm district (Fletcher & Kennett 2005:76). The town has seen a steady population increase in the 2000s (Victorian Places).

Thematic context

This place is associated with the following themes from the *Wellington Shire Thematic History* (2005):

7. Building Settlements and Towns

- 7.2 Service Centres

Banks were an indication of the importance of a town as a main commercial centre. When banks were first established in regional Victorian locations, they often operated out of the rooms of existing commercial premises (for example hotels), before the construction of a purpose-built bank which was a direct result of commercial growth in the location. Early purpose-built banks often had an attached manager's residence to the rear. During periods of economic growth, the banks were often upgraded with the construction of new premises. These new buildings were usually imposing brick structures in the style of the era, often architect designed. With the amalgamation and disavowment of banks

due to changes in Acts, banks often closed and were sold into private ownership. A number of former bank buildings remain today in the Shire, and now serve as either commercial premises or private residences. Examples of these are the former Commercial Bank of Australia in Maffra, the former Bank of Australasia in Rosedale, the former State Savings Bank in Stratford and the Union Bank of Australia in Yarram.

Place history

State Savings Banks

The State Savings Bank of Victoria was established in 1912, when the Savings Bank Act provided for all banks operating under the Savings Banks Act to be collectively named. In 1990, the Bank was sold to the Commonwealth Bank of Australia (PROV, VA1041).

The State Savings Bank expanded in the region in the 1920s. A branch opened in Maffra in June 1929. The building was reported at the time as a 'handsome brick structure' with living quarters that added 'to the appearance of the town'. The Stratford branch was also built in 1929 and officially opened on 15 July 1929, and was considered 'an acquisition to the town' (*Gippsland Times*, 24 Jun 1929:3).

Place history

R. Thomson received the crown grant for the lot (lot 10, Township of Stratford), which comprises the current 54-62 Tyers Street (Township Plan). The property (along with two other lots on Tyers Street) were owned by George James Crockett, saddler of Stratford from 1891. Crockett subdivided the lots and on-sold them from 1922. The current 58 Tyers Street was sold to the Commissioners of the State Savings Bank of Victoria in September 1926 (LV:V2352/F393).

The existing Stage Savings Bank was designed by prominent bank architects Godfrey and Spowers. After 1900, they were the most prolific bank architects in Victoria, working mainly for the State Savings Bank. The bank at Stratford is one of 17 banks in Victoria (14 of them for the SSB) designed between 1920 and 1931, by the architects Godfrey and Spowers in their trademark bungalow style (Trethowan 1976). The Stratford branch of the State Savings Bank was built in 1929 and officially opened on 15 July 1929 under the management of a Mr Kerton. The opening of the bank was expected to advance the town (*Gippsland Times*, 24 Jun 1929:3; 18 Jul 1929:7).

An early photo (date not known; SDHS) showed the bank viewed at a distance from the south (Figure H1). The tall, light coloured chimney was evident on the southern plane of the low pitched roof, as well as the light coloured panel below the eave line on the south elevation. A photo dating to 1958 (SDHS) showed the facade of the two-storey brick bank with celebratory flags hanging from the balcony (Figure H2). The hipped tiled roof, lined eaves, sash windows, unpainted architectural brickwork, appeared as they do in 2015. The tones of the facade's colour scheme is apparent in the black and white photo. 'State Savings Bank' is written across the balustrade of the first floor balcony (may remain under modern signs) and a panelled door marks the entrance (since replaced). The timber fence to the right (south) of the building remains in 2015.

In 1994, the Commissioners of the State Savings Bank of Victoria sold the building into private ownership. The property may have already been leased by private owners at this date (LV:V2352/F393). A photo dating to 1998 (Victorian Places) showed that the pair of timber panelled entrance doors (evident in the 1958 photo) remained at this date (Figure H3).

A gabled-roof garage clad in corrugated iron to the rear of the building has been constructed recently. A 2014 aerial indicated that another outbuilding was located to the rear of the building, the date of which is not known. In 2015, the bank building is let out for commercial or residential purposes.



Figure H1. An early photo (date not known) (SDHS).



Figure H2. The bank in 1958 with the name 'State Savings Bank' evident on the projecting balcony (SDHS).

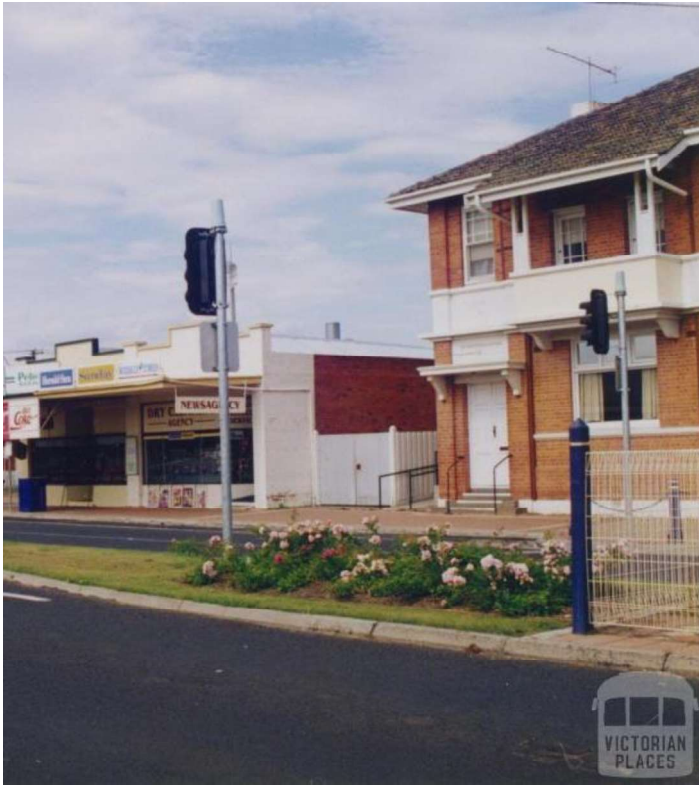


Figure H3. The bank in 1998 (Victorian Places).

Sources

Australian handbook (1903), as cited in Victorian Places 'Stratford', <<http://www.victorianplaces.com.au/maffra>>, accessed Feb 2016.

Context Pty Ltd (2005), *Wellington Shire Heritage Study Thematic Environmental History*, prepared for Wellington Shire Council

Fletcher, Meredith & Linda Kennett (2005), *Wellington Landscapes, History and Heritage in a Gippsland Shire*, Maffra.

Victorian Places, 'Stratford', <<http://www.victorianplaces.com.au/stratford>>, accessed 16 February 2016.

Gippsland Times

Land Victoria (LV), *Certificates of Title*, as cited above.

Stratford & District Historical Society (SDHS) collection: historical information and photos generously provided by Judy Richards and Linda Barraclough, provided Nov 2015.

Township of Stratford Plan

Victorian Places, 'Post Office, shops, former State Bank, Stratford, 1998' photo, <<http://www.victorianplaces.com.au/>>, accessed 4 January 2016.

Public Records Office Victoria (PROV), Agency VA 1041, 'State Savings Bank' description, <<http://access.prov.vic.gov.au/>>, accessed 2 Feb 2016.

Trethowan, Bruce (1976), *A Study of Banks in Victoria, 1851-1939*, prepared for the Historic Buildings Preservation Council.

Description

This section describes the place in 2016. Refer to the Place History above for additional important details describing historical changes in the physical fabric.

The bank was built in 1929 for the Commissioners of the State Savings Bank of Victoria. The Interwar red brick building shows influences of the bungalow style. It is located on the east side of Tyers Street, the main commercial street of Stratford and is located on the front (east) title boundary, flush with the footpath. Overall, the 1929 building has a high degree of integrity and is in good condition.

Figure D1. The two-storey red brick building has a low-pitched hipped roof clad with terracotta tiles, with wide timber lined eaves, which are typical of the style. Two tall narrow (painted) chimneys are located on the main portion of the bank. The roof continues to create a balcony over a first floor balcony, which projects at the centre of the facade. The entrance at ground level, to the left of the building, is reached by bluestone steps and is covered by a small concrete porch roof. To the right is a large window with three highlights and a single window with a highlight, both with rendered lintels. All the decorative render to the building has been overpainted. A horizontal moulding runs beneath the windows at sill level, broken up by simplified engaged pilasters which extend from the ground to eaves, breaking the facade up into bays. A wide rendered band runs horizontally across the centre of the facade (at the floor level of the first floor), and continues over the projecting balcony, extending approximately 1-2m on the side elevations. The balcony is supported by concrete brackets. The timber-framed windows at the first floor are nine-over-one double-hung sash windows with a soldier row of tapestry bricks at the lintel. Two doors of a similar style provide access to the balcony.

Figure D2. The south elevation has an entrance with a small concrete porch roof (like the facade) and a highlight, and timber-framed windows with rendered lintels and sills. A large rendered panel is located under the eaves at the eastern ends of both the south and north elevations (presumably to hold signage).

Figure D3. The north elevation comprises an entrance with wheelchair access, which altered an original entrance; as evident by the shortened height of the door and original lintel above what appears to be a highlight. There are single and grouped timber-framed windows on this elevation, all with rendered lintels and sills.

Figure D4. On the rear (east) elevation, the roofline continues to cover a small projecting section of the building. The first floor of the rear elevation has windows in the same style as the rest of the building. There are two single-storey brick rooms to the rear, in the same architectural style, with two tall face-brick chimneys with cement caps.

Alterations include: the original entrance door on the facade has been replaced, and the entrance on the north elevation has been altered to allow for a concrete ramp. All rendered decorations have been overpainted. Modern commercial signage has been attached to the balcony and north elevation.

A modern gabled-roof garage clad in corrugated iron is located on the rear boundary. A 2013 aerial indicated that other outbuildings are located to the rear of the building (dates not known). Modern outbuildings do not contribute to the significance of the place.



Figure D1. The facade (east elevation) with its low-pitched hipped roof, continuing over the projecting balcony to the first floor.



Figure D2. The south elevation with a second entrance with a porch and highlight. Note that the fence is the same as that in Figure H2.



Figure D3. The north elevation with the altered entrance door, original bluestone steps, and single and grouped windows with rendered lintels and sills.



Figure D4. The rear (east) elevation

Sources

All photos taken in 2015 by Heritage Intelligence Pty Ltd as part of Wellington Shire Stage 2 Heritage Study.

Trethowan, Bruce (1976), *A Study of Banks in Victoria, 1851-1939*, prepared for the Historic Buildings Preservation Council.

Comparative analysis

After 1900, the most prolific bank architects in Victoria were Godfrey and Spowers who worked mainly for the State Savings Bank.

The bank at Stratford is one of 17 banks in Victoria (14 of them for the SSB) designed between 1920 and 1931, by the architects, Godfrey and Spowers in their trademark bungalow style, but it is the only known bank designed by them in Wellington Shire. The earliest bank of similar design was at Murtoa c1921 (Trethowan 1976).

As the commercial buildings in Stratford are predominantly single storey and built of timber or rendered brick, this two storey architect-designed building in red brick is a landmark structure in the streetscape, with a similar impact and presence as the tall red brick Court House and Post Office complex nearby.

Management Guidelines

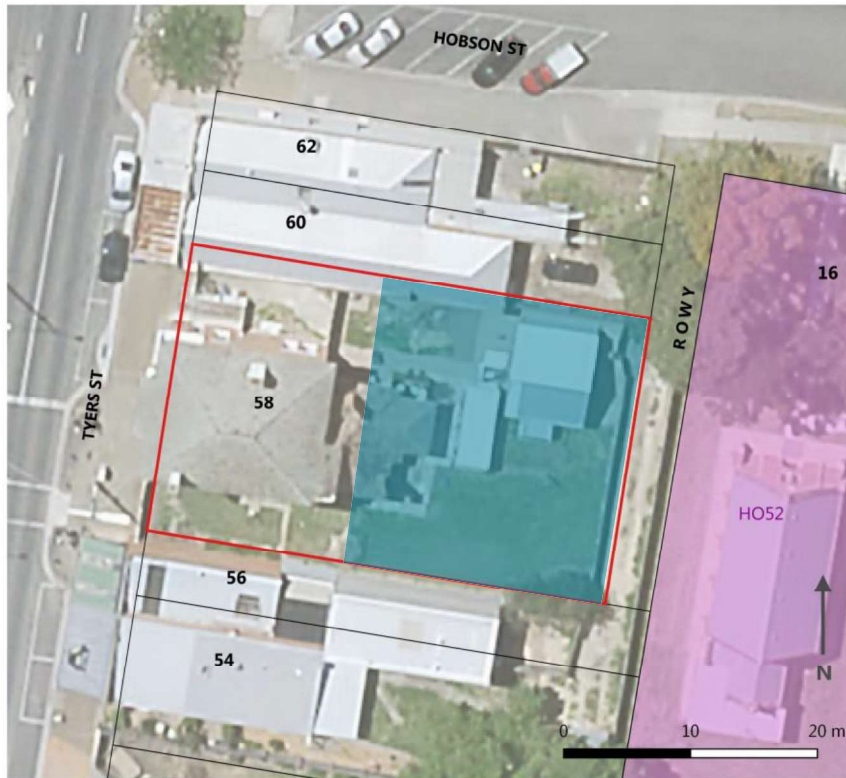
Whilst landowners are not obliged to undertake restoration works, these guidelines provide recommendations to facilitate the retention and enhancement of the culturally significant place, its fabric and its setting, when restoration works or alterations to the building are proposed. They also identify issues particular to the place and provide further detailed advice where relevant. The guidelines are not intended to be prescriptive and a pragmatic approach will be taken when considering development proposals. Alternative approaches to those specified in the guidelines will be considered where it can be demonstrated that a desirable development outcome can be achieved that does not impact on a place's heritage integrity.

1. Additions and new buildings
 - 1.1. Retain clear views of side elevations (up to the side door) of the building as well as the front elevation.
 - 1.2. New structures should be restricted to the rear of the property and largely concealed behind the heritage fabric when viewed from Tyers St.
 - 1.3. Additions and new buildings should be a maximum of two-storeys tall
2. Accessibility
 - 2.1. A concrete ramp has been installed on the east side of the building, forming a new entry. It is important that the ramp does not obstruct good airflow under the floor so that the wall structure can evaporate moisture and reduce termite and rot attack to the subfloor structure and damp in the brick walls. Ensure water drains away from the subfloor vents, and walls. Insert additional sub floor vents if the ramp has blocked any of them.
3. Reconstruction and Restoration .
 - 3.1. The existing painted rendered lintels, sills, consoles, plinths and wide band around the balcony level, may have been painted, but more commonly they were a light coloured unpainted render. To reduce costly repainting of these elements, and restore the original architecture, chemically remove the paint on the rendered areas and chimneys. Figs D1, 2, 3, 4.
4. Care and Maintenance
 - 4.1. Obtain a copy of "Salt Attack and Rising Damp" by David Young (2008), which is a free booklet available for download from Heritage Victoria website. It is in plain English, well illustrated and has very important instructions and should be used by tradesmen and Council maintenance staff. Further assistance is available from the Shire's heritage advisor.

- 4.2. Along the front of the building there is evidence of rising damp in the rendered plinth (cracking and spalling paint) and the bricks along the first two courses are starting to erode, leaving the stronger recent cement mortar.
 - 4.2.1. This problem is centred around the broken down pipe. Fix the downpipe, (use round profile galvanized iron if it needs replacing) and ensure it discharges into an inspection pit, so that any leakage below ground is quickly noticed and repaired. The damage may have occurred when the footpath works were done.
- 4.3. If there is damp in the walls, or the timber floor is failing, it is imperative that the drainage is fixed first. This may involve the lowering of the ground outside so that it is lower than the ground inside under the floor, installation of agricultural drains, running the downpipes into drainage inspection pits instead of straight into the ground. The reason for the pits is that a blocked drain will not be noticed until so much water has seeped in and around the base of the building and damage commenced (which may take weeks or months to be visible), whereas, the pit will immediately fill with water and the problem can be fixed before the floor rots or the mortar falls out, the bricks start to crumble, and the building smells musty.
- 4.4. Ensure good subfloor ventilation is maintained at all times to reduce the habitat for termites and rot of the subfloor structure. Subfloor ventilation is critical with solid masonry buildings. Check that sub floor vents are not blocked and introduce additional ones if necessary. Ensure the exterior ground level is 250mm or more, lower than the ground level inside the building.
- 4.5. Never install a concrete floor inside a solid masonry building as it will, after a year or so, cause long term chronic damp problems in the walls. Do not install a new damp proof course (DPC) until the drainage has been fixed, even an expensive DPC may not work unless the ground has been lowered appropriately.
- 4.6. Never seal solid masonry buildings, they **must be able to evaporate water** which enters from leaking roofs, pipes, pooling of water, storms, etc. Use appropriate cleaning materials, agents and methods, as recommended by the Shire's heritage advisor. The biggest risk to solid masonry buildings is permanent damage by the use of cleaning materials, agents and methods. Sand and water blasting removes the skilled decorative works of craftsmen as well as the fired surface on bricks and the lime mortar from between the bricks. It is irreversible and reduces the life of the building due to the severe damp that the damage encourages.
- 4.7. Never use cement mortar, always match the original lime mortar. Traditional mortar mixes were commonly 1:3, lime:sand. Cement is stronger than the bricks and therefore the bricks will eventually crumble, leaving the cement mortar intact ! Lime mortar lasts hundreds of years. When it starts to powder it is the 'canary in the mine', alerting you to a damp problem – fix the source of the damp problem and then repoint with lime mortar.
 - 4.7.1. Remove the dark grey patches to the mortar joints. This is cement mortar which will damage the bricks and longevity of the walls. Repoint those joints with lime mortar. The mortar is not the problem it is the messenger.
- 4.8. The lichen growing on the terra cotta roof tiles is not doing any harm. Lichen is a plant which attaches its roots into the tile surface. Therefore, if they are removed, they leave pitted holes on the tile surface making it more porous, which collect dirt and makes even deeper sources of water and nutrients for the lichen to regrow.
- 4.9. Render repairs are required on the underside of some of the projecting rendered stringcourses and it is apparent that small amounts of render have cracked and fallen.
5. Signage
 - 5.1. Ensure all signage is designed to fit around the significant architectural design features, not over them. The current signs are appropriate in size colour and location.
6. Services

- 6.1. Ensure new services and conduits, down pipes etc, are not conspicuous. To do this, locate them at the rear of the building whenever possible, and when that is not practical, paint them the same colour as the building or fabric behind them. Therefore if a conduit goes up a red brick wall, it should be painted red, and when it passes over say, a cream coloured detail, it should be cream.

NOTE. The blue shaded area is the preferred location for additions and new development



KEY

- Recommended for Heritage Overlay
- Existing Heritage Overlay
- Title boundary

State Savings Bank (former) 58 Tyers St, Stratford

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 Date: 12/2/16

Sources

Young, David (2008), "Salt Attack and Rising Damp, a guide to salt damp in historic and older buildings" Technical Guide, prepared for Heritage Victoria.