

Bryce
Raworth

CONSERVATION | HERITAGE

Heritage Impact Statement

Former State Savings Bank
13 Ballarat Street, Yarraville

Permit Application
December 2024

bryceraworth.com.au

246 Albert Road
South Melbourne VIC 3205
+61 3 9525 4299
admin@bryceraworth.com.au

Contents

1.0	Introduction.....	2
2.0	Methodology.....	2
3.0	Sources of Information.....	2
4.0	History.....	3
5.0	Description.....	7
6.0	Heritage Listings.....	15
7.0	Significance.....	16
8.0	Proposal.....	17
9.0	Heritage Impacts.....	17
10.0	Conclusion.....	20



1.0 Introduction

The following assessment of heritage impacts has been prepared on behalf of the owner of the former State Savings Bank, 13 Ballarat Street, Yarraville. It concerns the application for partial demolition and alterations to the place.

This report, prepared by Martin Turnor of Bryce Raworth Pty Ltd, comments on whether the proposed works are appropriate in character and detail, and acceptable in terms of their impact upon the significance of the registered place. It is intended that this report be read in conjunction with the drawings by The Calabur and other documentation submitted with respect to this application.

2.0 Methodology

This heritage impact statement has been prepared with regard to the *Burra Charter* and its guidelines, as amended in 2013, and in general accordance with Heritage Victoria's guidelines for preparing heritage impact statements (June 2021).

3.0 Sources of Information

The analysis below draws upon external and internal site inspections and a review of registration documentation for the former Yarraville State Savings Bank. Reference is also made to the following additional sources.

- Heritage Victoria pre-application advice, issued as an email from Lauren Keating on 31 October 2024.
- *Principles for considering changes to places in the Victorian Heritage Register* (made and published under s19(1)(f) of the Heritage Act 2017, December 2022)
- *Heritage Victoria Policy: Reasonable or Economic Use* (made and published under s19(1)(f) of the Heritage Act 2017, June 2021).
- Victorian Heritage Database, <https://vhd.heritagecouncil.vic.gov.au>
- Historic newspapers (various), accessed via Trove Online, <https://trove.nla.gov.au>
- Public Record Office Victoria, State Bank Archives - Photographic Collection.
- *City of Footscray Urban Conservation Study* (Graeme Butler & Associates, 1989).
- Museum Victoria Collections, <https://collections.museumsvictoria.com.au>
- eMelbourne, <https://www.emelbourne.net.au/index.html>

4.0 History

The State Savings Bank of Victoria

Unless otherwise noted, the following is drawn from 'The State Savings Bank of Victoria, Melbourne, Victoria' in Museums Victoria Collections (2004).

The Savings Bank of Port Phillip was established January 1842, making it the first Government controlled savings bank in Victoria. In 1853, a banking act was passed under which the Savings Bank of Port Phillip was reorganised to become the Savings Bank of Victoria. Each branch of the Savings Bank of Victoria operated as a separate institution, overseen by a Board of Commissioners. The Bank's head office opened on the corner of Market Street and Flinders Lane in 1858 and remained in that location until 1912.

From the late 1850s to mid 1860s several regional banks were opened under the auspices of the State Savings Bank of Victoria. Customer number continued to grow through the 1880s land boom and by 1890 there were 177,189 bank accounts held in Victoria. A Royal Commission into the banks was held in 1894-1895, resulting in a recommended for amalgamation of banks. On 24 December 1896 the unifying Savings Bank Act came into effect.

Between 1896 and 1912 the independent Savings Banks of Victoria merged to become a single institution. This development was formalized by 1912 legislation when all banks operating under the under the Savings Banks Acts were collectively named The State Savings Bank of Victoria.

The State Savings Bank of Victoria undertook a surge of construction in the early twentieth century creating many new suburban and rural bank branches. These bank branches were designed by a number of different architectural firms, although something close to a 'house style' emerged, drawing on Romanesque and Art Nouveau sources and characterized by red brickwork, contrasting rendered mouldings and parapeted facades articulated by pilasters and wide arched windows.

By 1929 the State Savings Bank had more branches than its competitors and held nearly two-thirds the combined deposits of all trading banks in the state. The State Savings Bank also sought to influence the savings habits of its customers by distributing money boxes, providing school banking and running savings clubs at workplaces. It was the first bank in Australia to operate a credit foncier department, which was able to lend for much longer periods and at lower rates to small farmers and shopkeepers, home-buyers and returned servicemen. During the 1920s thousands of Californian bungalows built with Sate Savings Bank credit foncier loans came to dominate suburban Melbourne.¹

From 1980 the bank was known as the State Bank of Victoria. The bank collapsed in the late 1980s and was sold to the Commonwealth Bank of Australia in 1990.

¹ D T Merrett, 'Banking and Finance', <https://www.emelbourne.net.au/biogqs/EM00155b.htm>

State Savings Bank Yarraville Branch

The property on the north west corner of Ballarat and Canterbury Streets, Yarraville, was purchased in 1909 as the site for a new State Savings Bank at cost of £313.² In August of the same year, architectural firm of Sydney Smith and Ogg invited tenders for the construction of a two storey brick banking premises at Yarraville on behalf of the Commissioners of the State Savings Bank.³

While Sydney Smith and Ogg acted as the bank's architects, the design can be attributed to noted architect Robert Haddon on stylistic grounds. Haddon was employed by Sydney Smith and Ogg as a consultant designer in the period when the Yarraville bank was erected.⁴ The original architectural drawings of the Yarraville State Savings Bank could not be located, although plans survive for the near identical Elsternwick branch. They show banking chambers to the ground floor with a strong room, and manager's office. The bank manager's residence occupied the rear of the building with a dining room, kitchen and washroom on the ground floor. The first floor was occupied by bedrooms and a drawing room. It is presumed that the Camberwell branch was similarly laid out.

Construction of the Yarraville State Savings Bank was largely completed by December 1909.⁵ The bank opened for business 7 March 1910 and was described at length in a contemporary newspaper article, as follows:

The Banking Chamber, measuring 27 feet by 21 feet 5 inches is entered from Ballarat Street, and is simply lighted by one large semi-circular headed window facing Ballarat Street, and two semi-circular headed windows facing Canterbury Street ... The banking chamber fittings are made of Queensland maple, stained and French polished, and include Teller's counter, private business and new account counters, and the usual desks and screens. The ceiling is panelled with fibrous plaster, and has an enriched fibrous plaster cornice. The strong room is heavily constructed and of brick and concrete with shelving of Mintara slate...

Leaving the Banking Chamber and passing through the Manager's room, we come to the residential portion of the building, to which the entrance is from Canterbury Street. A roomy entrance hall contains the staircase, which is constructed of cedar, Kauri pine, and Californian red pine. The dining room, pantry, kitchen scullery etc are conveniently grouped on the ground floor, while the first floor contains drawing room, four bedrooms, bathroom, and line press. The drawing room, of generous dimensions, is over the banking chamber. An oriel window, facing Ballarat Street lights this room, and has a comfortable window seat built into it. A circular window facing Ballarat Street and a window overlooking Canterbury Street, also light the drawing room ...

The front elevation has a striking appearance with its arches over doors and windows and its cement decoration. A feature has been of the arrangement of the flag pole, which stands out from the face of the wall and is supported by ornamental wrought iron brackets and scrolls. The circular window below the pole gives easy access to the same for the purpose of hoisting the flag.⁶

² State Bank Archives Photographic Collection. PROV VPRS 8935/P0001.

³ *The Age*, 16 August 1909, p.3.

⁴ Victorian Heritage Database, Place ID 71567 & 1256.

⁵ *Williamstown Advertiser*, 4 December 1909, p.3.

⁶ *Footscray Advertiser*, 5 March 1910, p.2.

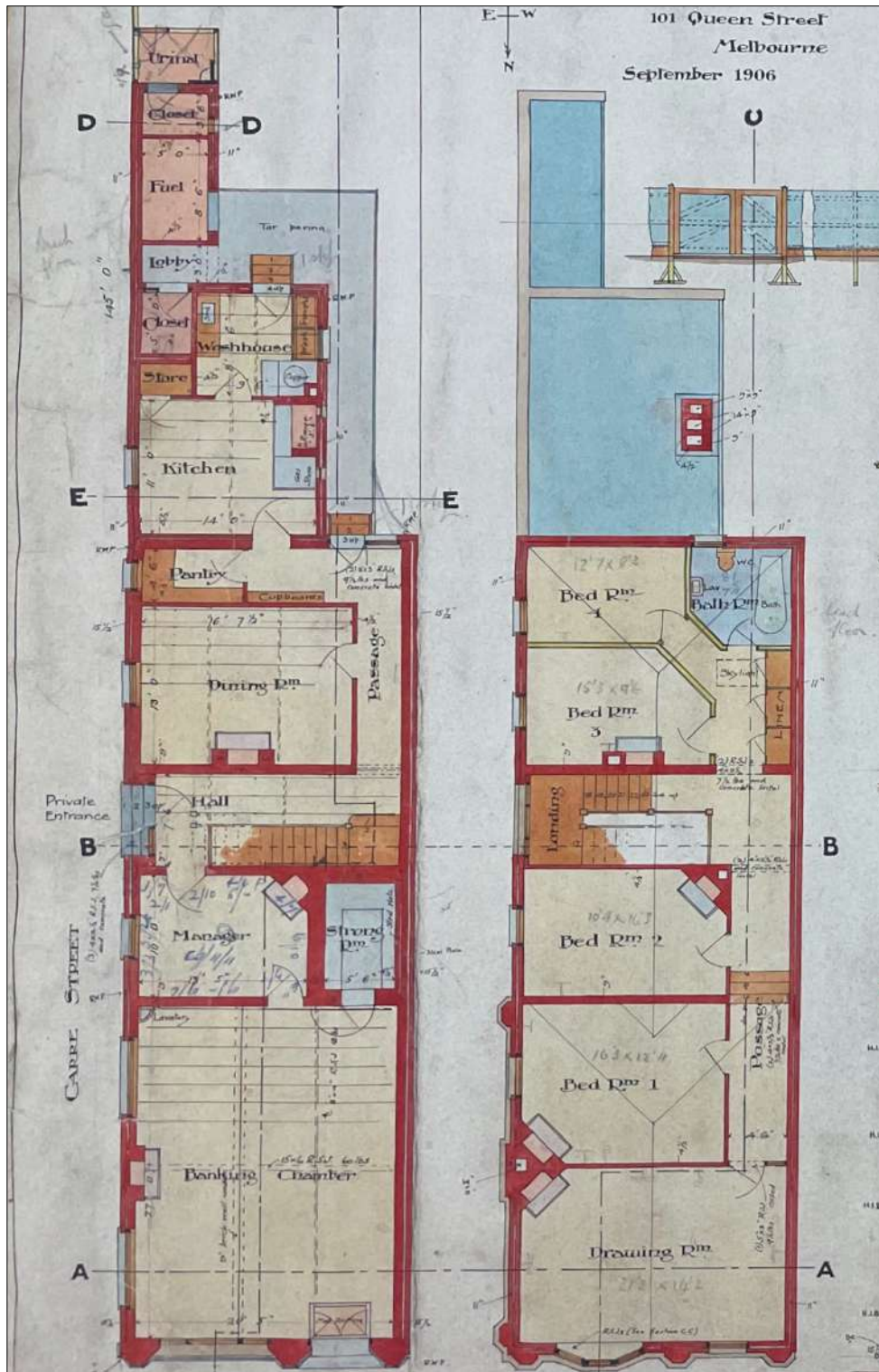


Figure 1 Floor plans of the Elsternwick State Savings Bank by architects Sydney Smith & Ogg, 1906. The Yarraville Branch is presumed to have been built to a near-matching plan. Source: Public Records Office Victoria.



Figure 2 A c1910 photograph of the Yarraville State Savings Bank. Source: Public Records Office Victoria.

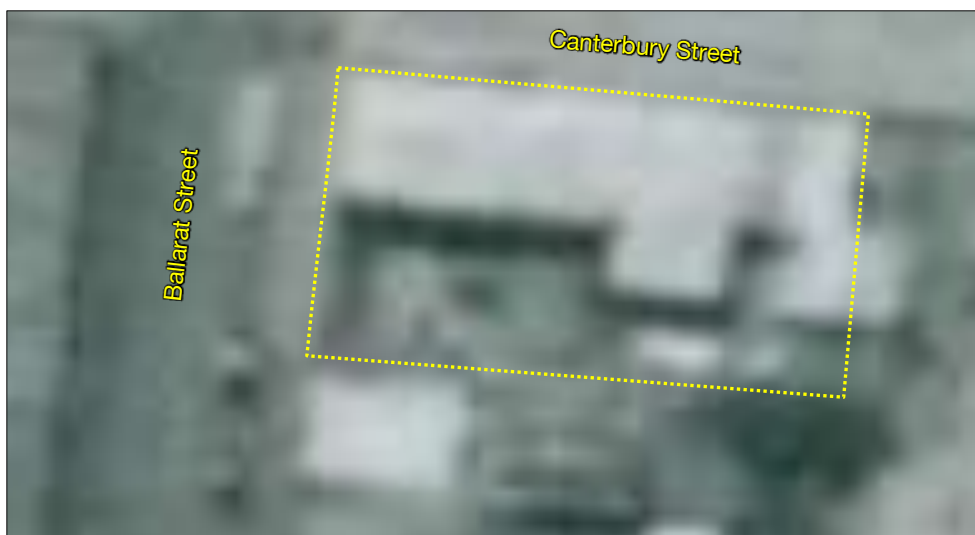


Figure 3 A 1945 aerial photograph showing the yard on the south side of the bank remaining undeveloped at that time. Source: Landata

The southern half of the bank site was originally left an undeveloped yard, which was partially built over in the post war period with a single storey addition. Historical photographs show the yard was enclosed along Ballarat Street by a tall corrugated steel fence (refer figure 3 below).

In 2015 Heritage Victoria issued a permit for minor works including a retractable awning over the front alfresco dining area.⁷



Figure 4 The Yarraville State Savings Bank, 1979. Source: Public Records Office Victoria.

5.0 Description

The former Yarraville State Savings Bank is a double-storey red-brick building designed in an Art Nouveau/Romanesque Revival style. The Ballarat Street façade has an arched entrance and wider arched window opening surmounted by florid Art Nouveau style rendered ornament. Decorative wrought iron railings are mounted on the plinth in front of the ground floor window. The first floor features an oriel window with leadlight glazing and a smaller circular 'port hole' window with a rendered keystone. The entrance to the former bank manager's residence is located on the Canterbury Street elevation. It is surmounted by an elaborate terracotta spandrel panel and an arched leadlight window to the first floor stair landing.

⁷ Heritage Victoria Permit P23442.

The street elevations are largely intact apart from the removal of the original flagpole and State Savings Bank signage (originally executed in pressed cement lettering). The door to the main entrance from Ballarat Street has been replaced with a modern, metal framed glazed door. The single-storey post war additions to the south side of the original building envelope are plainly designed with red brick walls and a hipped terracotta roof. The additions are setback from the Ballarat Street frontage behind a small terrace with a modern timber deck and metal fence. The rear wing of the bank appears to have undergone alterations additions in the interwar period.

In terms of the interiors, the former banking chamber has been extensively refurbished and retains little of the original detailing apart from remnants of the plaster cornice and moulded timber skirting boards. The original steel strong room door also survives. The ground floor wall on the south side of the banking chamber has been fully demolished and a steel beam installed to support the wall above. The post war additions contain a modern commercial kitchen and toilets.

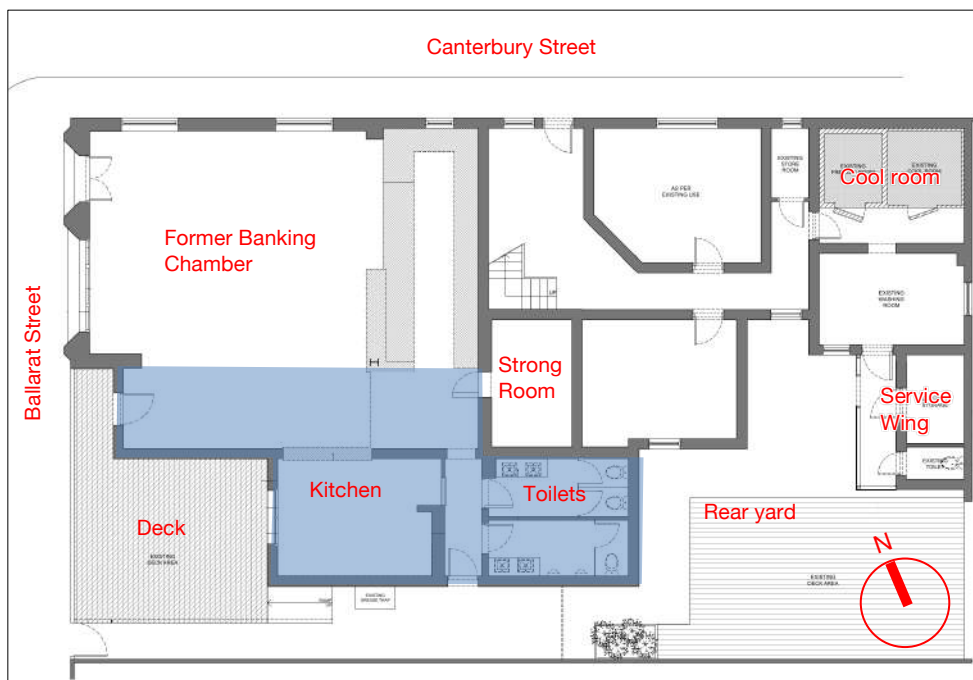


Figure 5 Ground floor plan. The post war additions are shaded blue.



Figure 6 *The Ballarat Street façade of the original double-storey building with the single storey post war additions to the right.*



Figure 7 *The post war additions viewed from Ballarat Street. The deck, balustrade and stone plinth are non-original.*



Figure 8 *The Canterbury Street (north) elevation.*



Figure 9 *Partial view of the south elevation looking north-west.*



Figure 10 The eastern end of the south elevation showing timber lean-to abutting the rear service wing.



Figure 11 The yard at the south-east corner of the site.



Figure 12 The interior of the former banking chamber looking south-east.



Figure 13 The former banking chamber looking north west.



Figure 14 *Modern steel beams supporting the ceiling to the former banking chamber. The decorative plaster cornice is presumed to be original.*



Figure 15 *The bank vault door.*



Figure 16 *The commercial kitchen, occupying the single-storey post war addition to the south side of the banking chamber.*



Figure 17 (left) *The rear service wing (behind the weatherboard lean-to).*
Figure 18 (right) *Interior of the rear service wing.*

6.0 Heritage Listings

Heritage Victoria

The former State Savings Bank, Yarraville, is included on the *Victorian Heritage Register* (H723). The extent of registration is described as follows:

State Savings Bank, 13 Ballarat Street, Yarraville – to the extent of all of the land hatched and the buildings included in the Register Book, Certificate of Title Volume 3317, Folio 663203. [Victoria Government Gazette G8 22 February April 1989 p.423]



Figure 19 Aerial photograph showing the extent of registration for the former Yarraville State Savings Bank (shaded orange). Source: Vicplan

National Trust of Australia (Victoria)

The National Trust of Australia (Victoria) maintain a file on the former State Savings Bank (File B5563).

City of Maribyrnong

The former State Savings Bank is subject to an individual Heritage Overlay control under the *Maribyrnong Planning Scheme* (HO723), the curtilage of which corresponds to Heritage Victoria's extent of registration. It is nonetheless recognised that the Responsible Authority regarding heritage matters within the extent of registration is Heritage Victoria, and that the City of Maribyrnong will have a role as a referral body.

The former State Savings Bank also forms part of the Yarraville Civic and Commercial Area (HO14).



Figure 20 Heritage Overlay map showing HO24 applied to the former State Savings Bank. The site also forms part of HO14 – the Yarraville Civic and Commercial Area.

7.0 Significance

Heritage Victoria's statement of significance for the former State Savings Bank is reproduced as follows:

The commissioners of the State Savings Bank of Victoria engaged the architects Sydney Smith and Ogg to design a branch bank at Yarraville in 1909. The contract price was £1966. This Romanesque Art Nouveau design was the result.

*At the time this bank was designed the firm of Smith and Ogg employed the noted architect and architectural theorist Robert Haddon as a contract designer. Haddon's book *Australian architecture* illustrates similar bank and office designs.*

The building is a key element of the established commercial district of Yarraville. The building is a notable and intact example of the banks designed by the architectural firm of Sydney Smith and Ogg in the Romanesque Art Nouveau style and an important commercial building in the western region of Melbourne.

The City of Maribyrnong's statement of significance [as found in the *City of Footscray Urban Conservation Study*] reads thus:

Architecturally a highly successful bank design in the Edwardian Freestyle manner which exhibits skill in both massing and application of detail also part of a late 19th early 20th century streetscape. Historically, among the surge of Savings Bank construction during the Edwardian period and still functioning as one of Yarraville's major public buildings.

8.0 Proposal

The proposal is for partial demolition and alterations to the former Yarraville State Savings Bank so that it can be used as a café and bar. This will involve refurbishment of the former banking chamber and installation of new seating and a bar counter. The ceiling is to be lined in V jointed timber panels, retaining the existing plaster cornices. The existing timber floor boards and strong room door are also retained. The vinyl flooring and modern toilet fit-out in the post war additions will be replaced.

No changes are proposed to the significant Art Nouveau/Romanesque Revival style façade to Ballarat and Canterbury Streets. The existing blade sign on the Ballarat Street façade is retained with new graphics.

A pergola with a retractable awning would be erected over the existing outdoor dining area on the Ballarat Street frontage. The modern timber decking to this area would be replaced with terracotta tile paving. Banquette seating with planter boxes will be installed up against the external walls of the post war addition. An outdoor dining area with a timber pergola would also be created in the rear yard. The rear service wing would be fitted out as a bar, involving demolition of the timber lean-to and some brick walls.

9.0 Heritage Impacts

Applications for works to places on the Victorian Heritage Register are considered within the broad ambit of considerations under the Heritage Act 2017, which seek to conserve the significance of place, whilst also support their sustainability and taking into account economic impacts. Inter alia, the Heritage Act provides the following directions regarding the matters to be considered in the determination of permit applications:

101 Determination of permit applications

(1) After considering an application the Executive Director may—

(a) approve the application and—

(i) issue the permit for the proposed works or activities; or

(ii) issue the permit for some of the proposed works or activities specified in the application;
or

(b) refuse the application.

(2) In determining whether to approve an application for a permit, the Executive Director must consider the following—

(a) the extent to which the application, if approved, would affect the cultural heritage significance of the registered place or registered object;

(b) the extent to which the application, if refused, would affect the reasonable or economic use of the registered place or registered object;

(c) any submissions made under section 95 or 100;

[...]

(f) any matters relating to the protection and conservation of the registered place or registered object that the Executive Director considers relevant.

(3) In determining whether to approve an application for a permit, the Executive Director may consider—

(a) the extent to which the application, if approved, would affect the cultural heritage significance of any adjacent or neighbouring property that is—

(i) included in the Heritage Register; or

(ii) subject to a heritage requirement or control in the relevant planning scheme; or

(b) any other relevant matter.

To address Section 101(2)(a) of the Heritage Act, the application will not adversely affect the cultural heritage significance of the place. The place is included on the Victorian Heritage Register primarily on the basis that it is a notable and intact example of the State Savings banks designed by architects Sydney Smith and Ogg in the Art Nouveau/Romanesque style. The proposal does not involve any change to the significant Art Nouveau/Romanesque style exterior from which the building derives its significance.

External demolition works are minor in scope and confined to the rear wing. This part of the building is of an unremarkable, utilitarian design and does not demonstrate any important aspects of how the place historically functioned as a bank. The proposed external works otherwise involve the creation of outdoor dining areas with new pergolas, seating and paving – this will not result in any permanent/irreversible change or damage to significant fabric.



Figure 21 *View of the rear wing showing the area where demolition works are proposed. This part of the building does not appear to date to the bank's original 1909 stage of completion.*

The majority of the new outdoor dining area is located in the rear yard and will be concealed from Ballarat Street. The outdoor dining area to the Ballarat Street frontage will not obscure significant fabric or detract from the appearance, character and setting of the Art Nouveau/Romanesque style façade. The partial concealment of the post war additions by new seating and the new pergola is not of concern, noting that the additions were historically concealed from Ballarat Street by a corrugated steel fence. In any event, the post war additions do not contribute to the architectural significance of the place. Further to this, the pergola that is proposed to be erected over the front terrace will not have any greater visual or physical impact than the awnings approved as part of the 2015 permit.

In terms of the internal works, the refurbishment of the former banking chamber is an acceptable outcome given the low intactness of this space. The proposal will nonetheless retain original or early elements including the bank vault door, timber floorboards and remnant plaster cornices. The interiors of the post war additions are of no significance and can accommodate further works as proposed with no adverse heritage impacts.

Under Section 101(3) of the *Heritage Act*, the Executive Director may consider the extent which an application, if approved, would affect the cultural heritage significance of any adjacent or neighbouring places on the Register or the Schedule to the Heritage Overlay. As noted, the environs of the former Yarraville State Savings Bank are located in a Heritage Overlay Precinct – the Yarraville Civic and Commercial Area (HO14). The proposal for refurbishment of the place for use as a café/bar is consistent with the established character of the Ballarat Street as a vibrant dining, retail and entertainment precinct. The northern end of Ballarat Street has been pedestrianised and converted into public open space with modern landscape elements. In this context, the outdoor dining area proposed for the former State Savings Bank will not be incongruous to the existing streetscape character.



Figure 22 (left) *Ballarat Street, immediately north of the former State Savings Bank. It shows the Sun Theatre (a Registered building) fronting the pedestrianised section of the street.*



Figure 23 (right) *Ballarat Street, south of the former State Savings Bank.*

It is noted that the Executive Director must also take into account the effect of refusal on reasonable use and economic use if factors relevant to both are present. The proposal works provide a level of amenity that is reasonably expected for a café/bar to remain economically viable and to attract patrons in an area where multiple hospitality venues already exist.

Heritage Victoria's policy on reasonable or economic use provides for the following considerations in relation to the reasonable use of the registered place: (1) the historic, recent and current uses of the registered place or object, (2) other compatible uses of the registered place or object, (3) the context and setting within which the place or object is located, and (4) other relevant matters. The historic use of the place as a bank has long since been discontinued and is very unlikely to resume (certainly not as a State Savings Bank, given that organisation no longer exists). The place has operated as a hospitality venue for a considerable time and this use is seen to be compatible with the significance of the place, with Heritage Victoria issuing a permit in 2015 so that it could continue to operate as the Vault restaurant and bar.

Ultimately, it should be recognised that this is not a proposition where adverse impacts on the significance of the place need to be balanced against the arguments associated with reasonable or economic use. The proposed works are low impact changes, generally confined to areas of the registered place that are of no significance.

10.0 Conclusion

In conclusion, the proposed works will not have an adverse impact on the significance, character, and setting of the former Yarraville State Savings Bank. The highly significant and highly intact early 1900s exteriors are unaltered. The internal works are focussed on elements and spaces that are of low significance and which have already undergone substantial modification.

Having regard for the above, the proposal has been developed with due consideration for the provisions of the *Heritage Act*.

