

SOUTH GIPPSLAND SHIRE COUNCIL

# South Gippsland Heritage Precinct Project FAQ



*April 2026*



**South Gippsland**  
Shire Council

There is often a lot of confusion about what a Heritage Overlay actually does. We want to separate the facts from the fiction so you can make an informed decision.

This FAQ has been prepared in support of South Gippsland Shire Council's Heritage Precinct Project 2026, which seeks to place a Heritage Overlay on the commercial town centres of Loch, Fish Creek and Toora, and residential areas around Radovick Street in Korumburra.

## Renovations and Repairs

### **Q: Does a Heritage Overlay mean I can't change my house?**

**A: No.** The purpose of the Overlay is to manage changes to the **external** appearance of the property primarily to ensure it respects the streetscape. It is not designed to freeze your home in time. You can still extend or modernise your home, provided the design is sympathetic to the local heritage character.

### **Q: Can I renovate my kitchen or bathroom?**

**A: Yes.** The Heritage Overlay will not apply to internal alterations to houses or commercial buildings. You can install a brand-new modern kitchen, update your bathroom or repaint rooms without needing a planning permit from Council.

### **Q: Do I need a permit to paint my fence or fix a leaking roof?**

**A: No.** Routine maintenance and repairs that do not change the appearance of the building and use the same materials and colours will not require a planning permit. For example, repainting your fence, building exterior or repairing guttering is acceptable.

### **Q: Do I need a permit to extend my building.**

**A: Generally, no.** If you're extending at the rear, with no or limited visibility to the street, your renovation would continue to be exempt from a planning permit. Otherwise, a planning permit may be required to protect the streetscape and significance of the precinct.

### **Q: I read in the paper that 1,200 places were identified. Is my house on a secret list?**

**A: No.** That figure refers to a broad study from 2004. This current project is strictly limited to the four precincts shown on the maps (Loch, Fish Creek, Toora and Radovick Street in Korumburra). If you're outside those boundaries, you are not affected by this Heritage Overlay project.

### **Q: Can I demolish a building identified as a 'Non Contributory Building'?**

**A: Generally, yes.** If a building is identified as 'Non-Contributory Building', it means the building itself doesn't have heritage value. A permit can be granted to demolish and redevelop the site, provided the new design does not detract from the precinct's heritage and does not adopt a heritage-imitation style.

## Property Value and Insurance

### **Q: Will a Heritage Overlay reduce my property value?**

**A: Data suggests otherwise.** A heritage listing is one of many factors impacting property values. Research has shown that a heritage listing itself does not necessarily have a negative impact on property values. In fact, studies on heritage real estate often show that heritage controls can actually protect property values.

**Why?** The Overlay acts as a form of quality assurance. It prevents your neighbour from building an inappropriate development that could overshadow your yard or ruin your street's appeal. This certainty is often valued by buyers looking for character homes or businesses in tourist-friendly streets.

Heritage Overlays, particularly over a group of properties, provide greater certainty regarding the level of development that can occur in the neighbourhood. This is highly valued and can contribute to increased property values.

### **Q: Will my home insurance cost go up?**

**A: It might, but it shouldn't.** Insurance prices are rising for everyone in Victoria right now. In 2025, the average price went up by 17 per cent due to market and weather factors, not heritage listings.

To get the best deal, you should shop around. Here is what to look for:

- **Check the condition:** Find an insurer who asks about the age and condition of your property (like your roof, wiring and plumbing) rather than just the heritage label.
- **Clarify the rules:** Tell the insurer that South Gippsland Shire Council allows you to use "like-for-like" modern materials for repairs. You won't be required to do a full heritage rebuild with expensive, rare materials.
- **Use the Industry Tool:** The Insurance Council of Australia provides a "Find an Insurer" search tool to help you locate companies that specifically cover heritage properties.

## Functional and Practical Concerns

### Q: Is this a “done deal”?

**A: No. This is currently a draft proposal.** We're in the process of conducting the technical research, but we need local knowledge to verify it. Your feedback during this consultation phase will directly influence the final recommendations.

### Q: Can I opt out of the Heritage Overlay?

**A: No, you cannot voluntarily “opt out”.** Heritage Overlays are applied based on an objective assessment of the area's history and significance, rather than individual preference.

However, the process is not finished yet. You have several formal ways to challenge the listing if you believe the assessment is incorrect. **Here's how to challenge a listing:**

- **Get involved early:** Attend a drop-in session, call Council or visit the 'Your Say' website to discuss your property with us directly.
- **Make a formal submission:** You can lodge a formal objection via the 'Your Say' website, or by sending an email or letter to South Gippsland Shire Council. All submissions are reviewed by Council before any final decision is made.
- **Get a second opinion:** You are welcome to engage your own independent heritage advisor to assess your property. You can present their findings to Council and, typically, to an independent Planning Panel for a final review.

## Next Steps

Still unsure about your specific property? Don't guess – come and ask us directly.

**Community Workshop:** See Council's Your Say page for details.

<https://yoursay.southgippsland.vic.gov.au/>

### Contact the Project Lead:

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