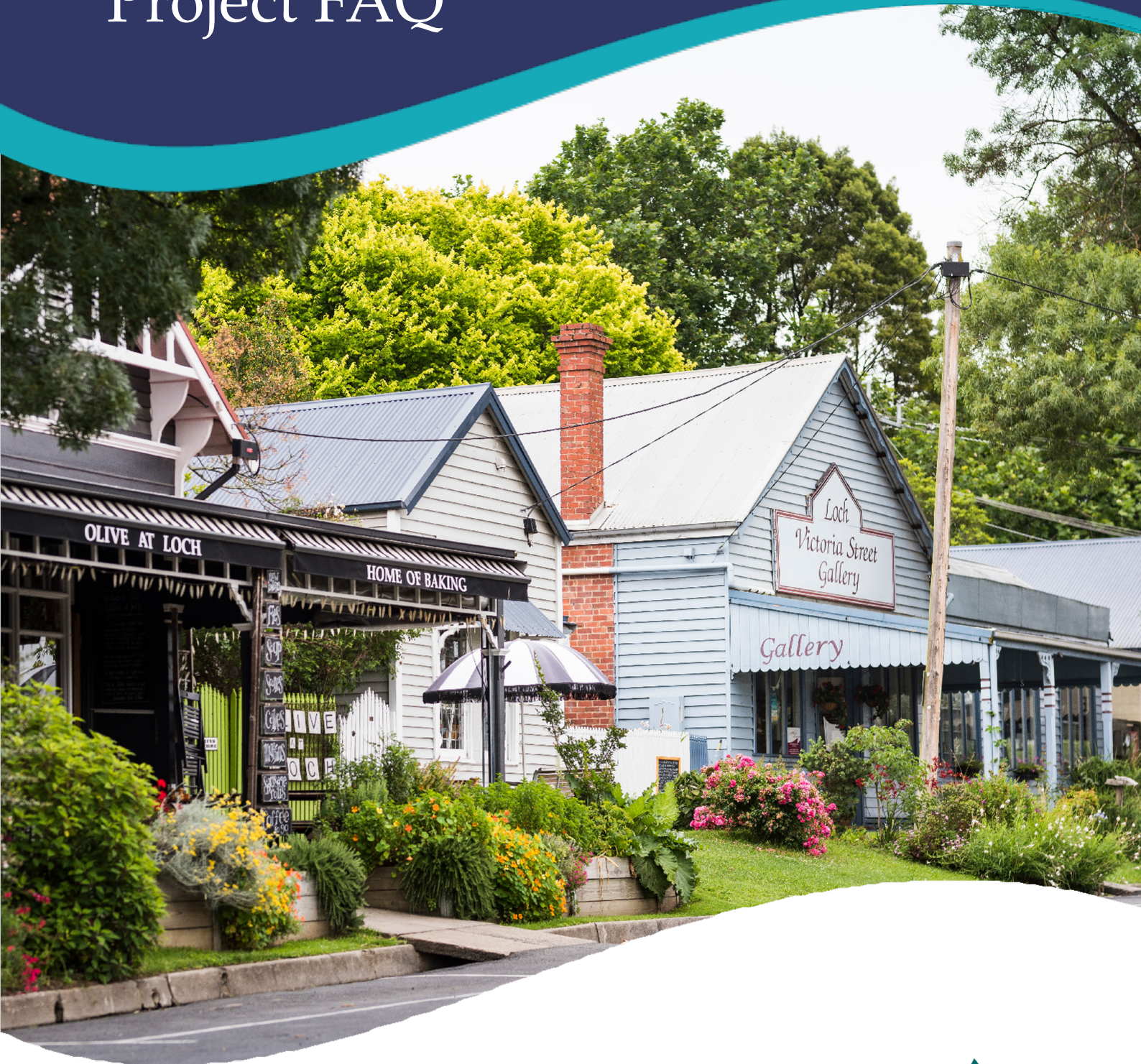


SOUTH GIPPSLAND SHIRE COUNCIL

South Gippsland Heritage Precinct Project FAQ



August 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.

Definitions

Q: What is a Heritage Citation?

A: A heritage citation is a detailed report that establishes a place's heritage significance. It includes a description, history, comparative analysis, and a 'Statement of Significance' which explains what elements are significant, how they are significant, and why. The citation also includes a property table and map.

Q: What is a Precinct Property Table?

A: The precinct property table is included within the citation and statement of significance for each precinct. It lists every property within the boundary and identifies its original building type (heritage typology, such as Commercial or Residential) and its heritage status (Significant, Contributory, or Non-contributory).

Q: What are planning permit exemptions and the Incorporated Plan?

A: The Incorporated Plan is a document that works alongside the Heritage Overlay to reduce the planning permit burden on landowners and Council. It outlines specific permit exemptions for certain buildings and works. This means you will not need a planning permit for specific works like minor rear additions, constructing some outbuildings, or demolishing non-contributory buildings, provided you meet the conditions set out in the plan.

Q: What is the difference between a 'Significant', 'Contributory', and 'Non-contributory' property?

A: Properties within a precinct are graded based on their heritage value to guide future development:

- **Significant:** A site that contributes to the precinct but also has independent heritage significance that would warrant individual protection even if the precinct did not exist.
- **Contributory:** A site that has heritage values and characteristics that support the overall significance of the precinct, but is not significant in its own right.
- **Non-contributory:** A site that does not contribute to the significance of the precinct. This includes sites developed outside the precinct's period of significance or those that have been so altered they no longer represent the identified heritage values.

Q: How is the precinct boundary map determined?

A: The precinct boundary map identifies the specific properties proposed for inclusion in the Heritage Overlay. Boundaries are drawn logically to include contiguous sites that share a common heritage significance, generally excluding non-contributory sites on the edges where possible.

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.

Some extensions may not even require a planning permit if they meet the requirements of the Incorporated Plan proposed to be introduced with the Heritage Overlay.

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 or building exterior, or repairing guttering is acceptable.

Q: Do I need a permit to extend my building?

A: A planning permit to extend a building will be dependent on the heritage significance of the building and the extent of the additions proposed. A draft planning permit exemptions policy has been prepared detailing proposed exemptions. If a planning permit is required, it will allow Council to consider the streetscape and significance of the precinct.

Q: What is the Incorporated Plan for planning permit exemptions?

A: The Incorporated Plan is a document the Heritage Overlay allows a council to include in its planning scheme to reduce the planning permit burden of the Overlay on landowners and Council. The draft Incorporated Plan should be read in conjunction with the Overlay to determine if your property will benefit from the permit exemptions when implemented. Planning documents can be technical, so our team is here to help walk you through how these exemptions apply to your property.

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 which has no heritage significance?

A: If a building is identified as a 'Non-contributory Building', it means the building itself doesn't have heritage value and can be demolished without requiring a planning permit provided its demolition does not structurally affect any adjoining building. Demolition exemptions are also proposed for buildings constructed after 1960 and some outbuildings and lean-to structures. Always check with Council before demolishing a building.

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: We're in the process of refining the technical research and verifying information with the local communities. Your feedback during this second round of consultation will inform our future decision-making on the final form of the heritage precincts and the proposed planning scheme controls.

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 now:** Book a time at one of the upcoming landowner information sessions (See Your Say), call Council, or book a time to talk to a Council officer at Council's main office at Smith Street, Leongatha.
- **Make a formal submission:** You can lodge a formal submission 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.

About this engagement

Q: What are the next steps for the project?

A: Following the community information sessions in September, Council will consider adopting the heritage study. If adopted, Council will prepare a Planning Scheme Amendment and request authorisation from the Minister for Planning to exhibit the amendment.

Q: Will there be further opportunities for feedback?

A: Yes. If the Minister for Planning authorises the amendment, a formal exhibition period will occur where anyone can lodge a formal submission. An independent Planning Panel may then be appointed to review the submissions and amendment before a final decision is made.

Q: How has the community been engaged in this project so far?

A: We have used a multi-phase consultation process to ensure local knowledge shapes the final heritage controls. In May 2026, we held interactive community workshops across Loch, Korumburra, Fish Creek, and Toora to discuss the proposed boundaries, answer practical questions, and gather feedback on what makes these townships special. This will be followed by private, by-appointment drop-in sessions in September 2026, allowing property owners to discuss their specific concerns one-on-one. We have also kept the community informed through the 'Your Say' online portal, social media updates, media articles, and direct correspondence. This local feedback has directly influenced the heritage study citations, boundary adjustments and the design of the custom permit exemptions.

NEXT STEPS

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

Engagement Sessions:

Wednesday 23 September: Toora (Council Officer & Heritage Consultant)

Thursday 24 September: Korumburra (Council Officer & Heritage Consultant)

Tuesday 29 September: Loch (Council Officer only)

Wednesday 30 September: Fish Creek (Council Officer only)

Note: Loch and Fish Creek residents can reserve a time at either the Korumburra or Toora sessions if they wish to speak directly with our heritage consultant.

Please visit Council's **Your Say** webpage for location, time, and booking details.

Contact the Project Lead:

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