



PRACTICAL GUIDE

Buying a Heritage-Overlay Home

What heritage controls really restrict, the approvals you'll need, and the renovations that almost always get knocked back.

What the overlay actually restricts

- External changes (facade, roof, windows visible from street).
- Demolition typically prohibited or heavily conditioned.
- Internal changes generally unrestricted unless 'individual significance' listed.
- Colour palette may be controlled in some heritage precincts.

Pricing impact

- Heritage-overlaid homes often sell 5% to 12% below equivalent un-overlaid stock.
- Renovation cost is higher due to council planning requirements.
- Resale market is narrower; specific buyers value heritage character.

Renovation pathway

- Engage a heritage architect (different skillset from standard residential).
- Pre-application meeting with council heritage advisor before lodging permit.
- Allow 6 to 12 months for heritage planning approval.
- Rear additions often achievable if hidden from street view.

Strategic considerations

- Heritage homes hold long-term value well in mature suburbs.
- Insurance can be more expensive; specialist replacement cost cover.
- Maintenance higher: lime mortar, timber sashes, slate roofing all expensive.

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