



# REGISTER OF HERITAGE PLACES - ASSESSMENT DOCUMENTATION

## 11. ASSESSMENT OF CULTURAL HERITAGE SIGNIFICANCE

The criteria adopted by the Heritage Council in November 1996 have been used to determine the cultural heritage significance of the place.

### 11. 1. AESTHETIC VALUE\*

*Homeswest Building*, constructed in the Inter-War Free Classical style, has aesthetic value as a commercial building characteristic of the commercial precinct in Carnarvon. (Criterion 1.1)

*Homeswest Building* has landmark quality due to its prominent location on the corner of Robinson, Stuart and Francis Streets. The place is also a part of the vista toward the War Memorial and Civic Area on Francis Street. (Criterion 1.3)

Homeswest Building in association with other buildings adjacent and along Robinson Street form the commercial precinct of Carnarvon. (Criterion 1.4)

### 11. 2. HISTORIC VALUE

*Homeswest Building* is closely associated with the development of banking facilities in the agricultural regions of the State in the early part of this century. Previous occupation of the building illustrates the human occupation and evolution of the Carnarvon locality. (Criterion 2.1)

The construction of *Homeswest Building* marked the takeover of the Western Australian Bank by a national banking corporation, the Bank of New South Wales, during a period of growth in the 1920s and the building boom which came as a result. (Criterion 2.2)

*Homeswest Building* has been associated with the Bank of New South Wales (1928 to 1942), Main Roads (1950 to 1985), and Homeswest (1985 to 1999). (Criterion 2.3)

*Homeswest Building* was designed by architect J. J. Talbot Hobbs, and his partners, E. H. Dean-Smith & W. J. Waldie Forbes, who were also responsible for the *ANZ Bank Building*, Carnarvon (1905), as well as other bank buildings throughout the State. (Criterion 2.3)

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\* For consistency, all references to architectural style are taken from Apperly, Richard; Irving, Robert; and Reynolds, Peter *A Pictorial Guide to Identifying Australian Architecture: Styles and Terms from 1788 to the Present*, Angus & Robertson, North Ryde, 1989.

### 11. 3. SCIENTIFIC VALUE

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### 11. 4. SOCIAL VALUE

*Homeswest Building* is valued by the local community for its associations with the provision of roads and public housing in the district. (Criterion 4.1)

*Homeswest Building* holds significant social value to the Carnarvon community as it contributes to the community's sense of place. (Criterion 4.2)

Situated on a prominent corner site in the centre of town, *Homeswest Building* has provided a significant presence since 1928, replacing the shops that had occupied the site for the previous twenty years and contributing to the local community's sense of place. (Criterion 4.2)

## **12. DEGREE OF SIGNIFICANCE**

### **12. 1. RARITY**

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### **12. 2. REPRESENTATIVENESS**

*Homeswest Building* is representative of the Inter-War Free Classical Style. (Criterion 6.1)

### **12. 3. CONDITION**

*Homeswest Building* is in good condition. The outbuilding to the rear of the site is in good condition. The place has been well maintained due to its continued occupancy and usage as commercial building.

### **12. 4. INTEGRITY**

*Homeswest Building* has high integrity. The commercial function of the building has been maintained. The original intention of the residential quarters in the rear portion of the building to provide residential accommodation has been adapted for commercial purposes. The current usage is compatible with the original intention. It is possible for the original usage to be restored.

### **12. 5. AUTHENTICITY**

Overall *Homeswest Building* has moderate authenticity. There have been additions and alterations to the original fabric. These works have been done with some sensitivity to the original fabric, are easily identifiable and demonstrate evolution of use. The authenticity of the place is only marginally diminished. Due to continual changes, the interior of the building has a low degree of authenticity.

### 13. SUPPORTING EVIDENCE

The documentary evidence has been compiled by Irene Sauman, Historian. The physical evidence has been compiled by John Taylor, Architect.

#### 13.1. DOCUMENTARY EVIDENCE

*Homeswest Building* is a single-storey brick and iron building constructed in Inter War Free Classical style, in 1929.<sup>1</sup> The place was designed by architectural firm Hobbs, Smith & Forbes, as banking chambers and residence for the Bank of New South Wales. In 1950, the place was occupied by Main Roads, and was renovated and extended in 1961. Since 1985, the place has been occupied by Homeswest.

The Gascoyne district was taken up in pastoral leases from about the middle of the 1870s. The Gascoyne-Minilya Road Board was formed in 1882, and the town of Carnarvon was gazetted the following year. The town was named after Lieutenant Carnarvon who was the Secretary of State for the Colonies from 1873-1877. It developed as the port and service centre for the Gascoyne region.

Carnarvon was connected to Geraldton and Perth by telegraph in 1884. By 1885, there were a number of houses, two hotels and three shops at the townsite and, by 1890, over 60 town lots had been sold. The region was declared a municipality in 1891, with a population of 266 in the town and 305 in the district.<sup>2</sup> At the turn of the century, a one mile long jetty was built on Babbage Island, with a tramway providing transport from the jetty to the mainland and the town. By 1911, the population of Carnarvon had grown to 755.<sup>3</sup>

North West merchants, Charles Crowther Jr and George Baston, purchased a number of town lots in the 1880s, among them Lot 195, on the corner of Stuart and Robinson streets, on which *Homeswest Building* is situated. The title for Lot 195 was in the name of Crowther's wife, Maria, daughter of Arthur Shenton.<sup>4</sup> Charles Crowther Jr died in 1888, and Maria married Dan Matheson in 1890. Matheson was a pastoralist and merchant in Carnarvon, having previously worked in Geraldton with Charles Crowther Sr.

In 1906, a report by the *Northern Times* on building projects in Carnarvon stated that there were three shops planned for 'Mrs Matheson's block in Robinson Street where Mrs Bryant's boarding house now stands'.<sup>5</sup> A mortgage was raised on the land with the Union Bank on 5 March 1907. On 10 July 1907, Maria Matheson leased out two shops on the northern

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1 Apperly, R., Irving, R. and Reynolds, P. *A Pictorial Guide to Identifying Australian Architecture: Styles and terms from 1788 to the present*, Sydney, Angus & Robertson, 1994, pp. 158-161.

2 Findlay, Merrill, *Carnarvon: Reflections of a Country Town*, Shire of Carnarvon, 1983, pp. 7-80.

3 *ibid.*

4 Lands & Survey Dept, Description book No. 594; DOLA Certificate of Title, Vol. 15 Fol. 344, 2 October 1985.

5 *Northern Times*, 2 February 1907, p. 2.

half of Lot 195, which was the section fronting Robinson Street. The leases were to Robert Newman, pastoralist of Mount Sandiman Station, and Frank Whitlock, merchant of Carnarvon, for an annual rental of £182, and to George and John Glass, tailors, hairdressers and newsagents, for an annual rental of £78. Both leases were for five years.<sup>6</sup>

In May 1911, Maria Matheson sold the northern half of Lot 195 to the Western Australian Bank. The two leases were carried forward.<sup>7</sup>

The Western Australian Bank had been formed in 1841, following the take over of the Bank of Western Australia by the Bank of Australasia earlier that year. During the 1890s, the Western Australian Bank increased the number of its branches from 7 to 38, many of them in goldfields towns. From 1905, it began opening branches in the developing agricultural areas of the State. It opened a branch in Carnarvon in 1910. According to Bank Board minutes:

The General Manager brought before the Board the question of opening at Carnarvon, as he had heard that one of the other Banks was making arrangements to do so. The Board decided to take steps to open at this place.<sup>8</sup>

A report in the *Northern Times* ten days later stated that 'a branch of the WA Bank is to be opened next to Mr Crake's chemist shop on Monday'.<sup>9</sup> It is not known which other bank had been planning to open in Carnarvon. The Union Bank, which opened in 1902, was the only other bank in town until the Commonwealth Bank opened a branch c. 1950.

It is not clear when the Western Australian Bank occupied its newly purchased premises, or what part of the building they occupied, if they occupied it at all. A photograph of the place, taken in 1912, shows Miles & Co, Glass Bros., and Whitlock & Company as the occupants at that time.<sup>10</sup>

In the 1920s, the opening up of more areas of the State to agriculture placed a drain on the Western Australian Bank's deposits. In 1926, A. C. Davidson, previously manager of the Perth branch of the Bank of New South Wales, became the General Manager of the Western Australian Bank. On 29 March 1927, the Western Australian Bank merged with the Bank of New South Wales. The merger was considered to be in the best interests of the state and its shareholders. The connection between the two banking institutions had always been close, as the Bank of New South Wales had acted as agent for the Western Australian Bank in the rest of Australia since 1854.<sup>11</sup>

The Bank of New South Wales had been established in 1817, and had opened its first branch in Western Australia, in Perth, in 1883. In 1890, the

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6 DOLA Certificate of Title, Vol. 15 Fol. 344, 2 October 1985 & Vol. 488 Fol. 151, 16 May 1911. It is not certain beyond doubt that Lot 195 was the site of the three shops being built for Mrs Matheson, but the dates of the mortgage and leases tie in, so it is highly possible. A photograph of 1912, (Westpac Banking Corporation Historical Services) shows Miles & Co also on the premises, indicating that there were indeed three shops in the building.

7 DOLA Certificate of Title, Vol. 488 Fol. 151, op. cit.

8 The Western Australian Bank Board Minutes, WAB-2/101/14, 24 August 1910, Westpac Banking Corporation Historical Services.

9 *Northern Times*, 3 September 1910, p. 2.

10 Photograph, 1912, Westpac Banking Corporation Historical Services.

11 'Western Australian Bank - history', ACC 591A.

Bank had 190 branches Australia wide, most in New South Wales, Queensland and New Zealand. During the eastern states depression of the 1890s, the Bank looked to Western Australia for growth, opening four branches in the State's goldfields. The Bank then began expanding into the agricultural and pastoral areas of the State. Its merger with the Western Australian Bank in 1927, gave it 30% plus of bank business in the State.<sup>12</sup>

When the Bank of New South Wales took over the Western Australian Bank's Carnarvon branch, the branch was occupying rented premises.

Bank Premises Rented: No lease. Rented at 30/- per week. Bank pays rates £12/7/6p.a. Building (intended for shop) in fair order but unattractive and position not good. Fittings and furniture poor. Consider premises unsuitable for requirements.<sup>13</sup>

The Bank of New South Wales considered their land at Lot 195 a much better site.

A valuable corner block in the business centre of the town. Probably the best business site in Carnarvon and admirably suited for Bank premises. Portion of the land is let at 10/- per week. Tenancy agreement - weeks notice by either party terminates tenancy. Bank pays rates £33p.a.

The tenant was probably the remaining Glass brother, one of the original tenants of 1907, who advertised, in early 1928, that he had moved his business further north on Robinson Street, thus leaving the land free for the bank to redevelop.<sup>14</sup>

The Bank of New South Wales engaged architects Hobbs, Smith & Forbes to design their new bank building. Tenders for the construction of the place closed on 16 December 1927, and the lowest quote of £4707, submitted by B. Blackwell, was accepted the following month.<sup>15</sup>

A contract has been given for the erection of cement brick banking premises and manager's residence on the block. The work is now in progress and should be completed in August.<sup>16</sup>

A report on 30 September stated that the building was 'expected to be completed in about a month's time'.<sup>17</sup> The Bank of New South Wales operated its Carnarvon branch only until 1942, when it closed the bank due to war time rationalisation policies.

During the Second World War, the Federal Government sought voluntary curtailment of non-essential services through rationalisation, requiring banks to reduce the number of branches in a district. The rationalisation plan was overseen by the Minister for War Organisation of Industry. By early 1942, 489 bank branches had been closed Australia wide. The Bank of New South Wales had closed 35 branches and 108 agencies,

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- 12 Holder, R. F. *Bank of New South Wales: A history, 1817-1970*, 2 vols. Angus & Robertson, Sydney, 1970, pp. 215, 392, 411-12, 505-520, 624-631.
- 13 BNSW Reports: Western Australian Division: 30 September 1927, Westpac Banking Corporation Historical Services.
- 14 *Northern Times*, advertisements for J. Glass, gents outfitters and hairdressing salon, 28 January 1928 - 24 March 1928, p. 6.
- 15 *Building & Construction Journal*, 22 December 1927, p. 28 & 2 February 1928, p. 30.
- 16 BNSW Reports: Western Australian Division: 3 March 1928, Westpac Banking Corporation Historical Services.
- 17 *ibid*, 30 September, 1928. Information from ANZ Group archives, give the date of opening of the place as May 1929. No other information on this has been located.

among them their Carnarvon branch.<sup>18</sup> The branch's 127 accounts, together with £40,000 in deposits, were transferred to the Carnarvon Union Bank.<sup>19</sup>

The choice of Carnarvon as one of the branches to close at this time may have been influenced by the strength of its only competitor in the town, the Union Bank, and the losses experienced through a protracted drought in the district in 1939, following on from the Depression.

In 1950, the Bank's property was purchased by the State Government Public Works Department, for £7,000, for use as offices.<sup>20</sup> The office space was occupied by Main Roads and the Department of Native Affairs, while the Tropical Agricultural Officer occupied the residence. In 1955, Main Roads purchased the building from Public Works at a cost of £8,500, and the entire place was occupied by Main Roads staff.<sup>21</sup>

Changes to the way roads were administered in the State was needed by the 1920s, due to the increasing number of motor vehicles and the longer distances travelled. Roads and bridges had been administered by Public Works since the beginning of the colony, but most road construction had been carried out by local Road Boards since 1871, and primarily served local needs. The Main Roads Act, 1925, established the Main Roads Board to oversee the survey and construction of the State's road network, and to spend the road grants, provided by the Federal government on a pound for pound basis since 1923.<sup>22</sup>

In the North West of the State, Public Works continued to carry the burden of road work while Main Roads concentrated on developing the road networks in the South West, where there was considerable land settlement and agricultural development taking place. In 1945, Main Roads rented a two room building in Carnarvon for offices for the newly appointed full time Works Clerk. An Assistant Engineer occupied the old PWD office. By 1950, much larger offices were required and the Bank of New South Wales premises were purchased.<sup>23</sup> In 1954, when Main Roads took over the entire building, the State had been divided into 7 Districts, with Carnarvon the second largest, covering 305, 875 square miles.<sup>24</sup>

Main Roads focus was now on the North West. The Encouragement of Meat Production Act, 1949, Ord River development 1955, Western Australian Grants (Beef Cattle Roads) Act 1961, and mining developments, all required road infrastructure which was handled at Carnarvon.<sup>25</sup>

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18 Holder, op. cit., pp. 856-8.

19 'Carnarvon - historical background', op. cit.

20 DOLA Certificate of Title, Vol. 488 Fol. 151, op. cit.

21 'Carnarvon & District office accommodation & building', Main Roads file 1373/60.

22 Edmonds, Leigh A *Vital Link: A History of Main Roads Western Australia, 1926-1996*, UWA Press, 1997, pp. 21-24.

23 'Carnarvon & District office accommodation & building' op. cit.

24 Edmonds, op. cit., p. 153.

25 *ibid.*, pp. 166-175.

In 1961, the Main Roads office at Carnarvon was extended and renovated by Messrs Scott & Cahill, at a cost of £9,694.<sup>26</sup> In the 1970s, iron ore mining in the Pilbara, and the growth of tourism in the region (brought about by better road access) resulted in the creation of the Pilbara Division, thus reducing the area covered by Carnarvon. This was followed by the creation of the Kimberley Division. In 1980, there were ten Divisions, with Carnarvon then the fifth largest. While major road developments in the North West were largely completed in the 1980s, there was an ongoing need for substantial maintenance with cyclones and floods damaging the road systems almost every year.<sup>27</sup>

In 1985, Main Roads constructed a new Divisional Office at Carnarvon, and their old office was purchased by Homeswest for \$130,000.<sup>28</sup> *Homeswest Building* houses a branch of Homeswest's North Central Region, the regional office being in Geraldton. Created by the State Housing Act, 1946, the State Housing Commission, has traded as Homeswest since 1 September 1985, is responsible for the provision of housing and improved housing standards in the State. The Commission replaced the Worker's Homes Board, established by the Worker's Homes Act 1911.

The purchase of *Homeswest Building* was a result of the continuation of Homeswest's objectives 'to upgrade office accommodation and rationalise locations'. As well as opening new office buildings such as Midland, offices in Collie, Manjimup, Broome, Roebourne and Karratha were also moved to more suitable premises in the 1985/86 financial year.<sup>29</sup>

In 1999, Homeswest continues to occupy *Homeswest Building* in Carnarvon.

### 13. 2. PHYSICAL EVIDENCE

Carnarvon is a low-lying coastal town located at the mouth of the Gascoyne River in the Gascoyne Region of Western Australia. The *Homeswest Building* is located on the corner of Robinson, Stuart and Francis Streets in the town's centre. Other buildings of a commercial nature are also located along both sides of Robinson Street.

*Homeswest Building* is a single storey building of masonry (concrete block) wall construction. The timber-framed roof structure is clad in profiled 'metal deck' roof sheet, and the floors to the interior spaces are generally timber floorboards with floor coverings to most areas.

An out-building situated behind and to the south-east of the main building is of masonry (concrete block) construction - characteristic of the construction methods and style of the main building. The small out-building formerly incorporated a garage, wood storage shed, and toilet

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26 'Carnarvon & District office accommodation & building' op cit; PWD drawing, Bank of New South Wales, Carnarvon, 13 February 1950; PWD Drawing, Carnarvon Main Roads Department Alterations & Additions, 27 January 1961.

27 Edmonds, op. cit., pp. 227-279.

28 Main Roads Department of Western Australia - 58th Annual Report, 1984/85; DOLA Certificate of Title, Vol. 1657/409.

29 State Housing Commission - 39th Annual report, p. 18.

facilities - but is now used as a store. A pitched roof consisting of a timber-framed structure is clad in corrugated iron sheet.

The carpark is located to the rear (south-east side) of the building, and staff access is provided via the enclosed verandah on this side of the building.

The plan-form of the building is rectilinear. The external walls are primarily of masonry construction, they are painted and incorporate patterned concrete block quoins. A simplified architrave, frieze and cornice are incorporated into the parapeted walls along the street frontages of the front portion of the building, above window head level. The external walls of the enclosed verandahs are of a stud-framed construction.

The roof over the building is a timber-framed structure clad with a profiled 'metal-deck' sheet. The roof form over the general office area is a dutch gable roof, a dutch gable roof runs perpendicular to this roof covering the central passage and adjacent offices. Smaller hipped and skillion roof forms cover the remaining spaces (staff room, kitchen and toilets). The gables to the main roof forms are ventilated gables.

The public entry to the building is from the Robinson Street frontage (north-west side) of the building. The entry and doors were relocated in 1961 works. Concrete steps provide access to the small entry partitioned off from the foyer. The foyer provides access to the service counter and interview room. Full height stud-framed walls separate the interview room from the foyer. Access to the central passage is through the interview room. The general office space, office and strong room are situated in the front portion of the building. Full height stud framed walls separate the office from the general office space. The ceiling height of the general office space is higher than the ceiling height of the foyer. It is possible that the ceiling over the foyer is a false ceiling. A thick fire rated door provides access to the strong room, it would appear that the door is the original strong room door.

The central passage provides direct access to the remaining office spaces, lounge, store, and the enclosed verandah and toilet facilities at the rear of the building. The office and lounge on the northern side of the passage share a back-to-back fireplace. From the office access to the northern verandah is provided. The lounge provides access to the staff room, which also allows for access to the northern verandah. The staff room is an enclosure of a portion of the northern verandah. The two offices on the southern side of the passage have built-in cupboards between them. A portion of the wall between the two rooms has been demolished providing direct access between the rooms. Access to the enclosed verandah at the rear of the building is via a timber-framed french door.

From the central passage a smaller passage provides access to the kitchen and the remaining stores. A fireplace is situated in the wall between one of the stores and the kitchen. In the store adjacent to the male toilet a portion of the timber skirting and vinyl floor covering has been removed. The masonry structure is revealed together with the timber floorboards. A damp-proof course in the masonry wall is evident and is situated at floor level.

The 1961 additions and alterations to the original building fabric included the construction of a new entry/lobby, public space and office at the northern corner of the building, and incorporation of male and female toilet facilities into the sleep-out area at the rear of the building. Alterations also incorporated at this time involved the conversion of the residential quarters located each side of the central passage into office and storage space. A kitchen has been incorporated into the former laundry space.

Most of the office spaces incorporated into the 1961 alterations now serve as storage spaces or are unused.

*Homeswest Building* is in good condition, it appears that the place is well maintained. The more vulnerable rear and side windows are protected by security screens.

### 13. 3. COMPARATIVE INFORMATION

J. J. Talbot Hobbs entered into partnership with E. H. Dean-Smith and W. J. Waldie Forbes in 1905. The firm carried out work for the Union Bank and were responsible for the design of *ANZ Bank (fmr)* in Carnarvon, as well as for other banks, including the Commercial Bank (Albany), National Bank (Merredin, Bunbury, Kojonup, Narrogin, Wagin and Perth), Bank of New South Wales (Carnarvon and Perth), and Western Australian Bank (Wagin, Fremantle, and Perth)..<sup>30</sup>

The 1927 take over of the Western Australian Bank by the Bank of New South Wales resulted in a boom of building for the Bank of New South Wales. In many of the towns, like Carnarvon, where the Western Australian Bank had previously had branches, the Bank of New South Wales constructed new bank premises. In various Inter War styles ranging from Stripped Classical to Art Deco, other buildings included: Bank of NSW, Corrigin (1926); Bank of NSW, Dumbleyung; Bank of NSW, Morawa (1930); Bank of NSW, Bencubbin (1929); Bank of NSW, Tambellup.<sup>31</sup>

### 13. 4. REFERENCES

No key references.

### 13. 5. FURTHER RESEARCH

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30 Architectural plans, Forbes and Fitzhardinge archives, Battye CN83.

31 Ball, J., Kelsall, D. & Pidgeon, J., 'Statewide Survey of Banks 1829 – 1939, Southern Region, WA', National Trust, November 1997.